Every Week

THE BIG 3¢ WORTH

May 1, 1916

Drink

Coca-Cola

Come—drink a glass and learn why all America finds wholesome refreshment in this delicious beverage.

Demand the genuine by full name—
nicknames encourage substitution

THE COCA-COLA CO.
ATLANTA, GA.

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"The Romance of Coca-Cola."

You Wouldn't Be Seen with a Dirty Collar: Why Live in a Dirty Town?

I HAVE in mind two towns.

Entering one, the railroad runs between two rows of dirty back yards filled with tin cans and rubbish.

Entering the other, it passes houses neatly painted, back yards with flowers in them, and streets swept clean.

These two towns had the same population five years ago.

But recently two new factories have moved to one of them; real estate values have advanced; new houses are being built; everybody is prosperous and happy.

And the residents of the other town can not understand their "bad luck."

This year 5000 cities and towns in the United States will set aside one week as a Clean-Up and Paint-Up Week.

If no plan has been made for such a week in your town, it is because the town needs some one with gumption enough to start it.

Why not be that some one?

By merely writing to Allen W. Clark, Secretary of the National Clean-Up and Paint-Up Movement, Kinloch Building, St. Louis, you will be supplied with a big package of literature telling what other towns have done, and *how it has paid them to do it.*

Ask Mr. Clark to send similar packages of literature to the editors of your local papers and the president of your Chamber of Commerce.

Many men go through life without ever starting anything.

Here is your chance to start a movement that will benefit every man, woman, and child in your community—and you can do it for the cost of a two-cent stamp.

The greatest miracles of modern times have been performed with bon-fires, drain-pipes, soap, and paint.

The Philippines have been made a healthier place to live in than the average American town.

Typhoid has been stamped out of Serbia.

The Panama Canal zone has been transformed from a dismal unhealthy swamp to a wholesome place for homes.

The French, with a force of 110,000, lost 22,000 lives in their effort to build the canal: our deaths were 4000 out of an average force of 34,000.

Our record there was nothing short of miraculous—and a clean-up campaign did it.

Last year Cleveland, in its Clean-Up and Paint-Up Week, disposed of refuse sufficient to fill a train three and one half miles long.

Another Middle Western town gathered its boys together, and, by offering a reward for each 100 tin cans, abolished its unsightly back yards in a single day.

"Help us Clean Up Philadelphia," was the slogan that banished the dirt in that city.

"Don't let your good cigar start a bad fire," was one of Rochester's battle cries.

A Clean-Up and Paint-Up Week means less sickness, fewer fires, better children, and higher property values.

There was once an Old Roman named Crassus. He trained a band of slaves to be firemen, masons, and painters. Then he made it his business to buy up houses on fire, and put the fire out. Also he bought houses that needed painting and painted them.

And his houses increased so much in value that he became the richest man in Rome.

"There is no better test of the civilization of a community than this: How much paint does it use?"

A wise man said that.

It is not given to you to found a religion or make a great invention or discover a new continent.

But you can make your town a cleaner, better place to live in.

And by so doing you give a little push to the Chariot of Civilization.

You become, in a small but important way, a co-worker with Prometheus and Socrates and Plato and Franklin and Watt and Edison and even Providence itself.

Bruce Barton, Editor.

Mr. Clark has nothing to sell—you needn't be afraid. Sit down now and write for his literature while the impulse is still strong.

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Every Week

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3 Cents a Copy

Is Baker the Man for the Job?

By BURTON J. HENDRICK

WHEN President Wilson was making up his original Cabinet, the post that gave him the greatest trouble was the Secretaryship of War. Up to a few days preceding the inauguration he had not decided upon his man; but, in a moment of inspiration, his secretary, Mr. Tumulty, suggested Judge Garrison of New Jersey. The President had never met this distinguished jurist; he had never even thought of his name in connection with a Cabinet post. But Mr. Garrison promptly received a letter inviting him into the Cabinet. He entered, soon acquired a well deserved reputation as one of the two strongest men in it, and left, a few months ago, in unceremonious and dramatic fashion.

In selecting Mr. Garrison's successor the President has followed a different method. He has made a "personal choice." Although Newton D. Baker is the youngest and newest Cabinet member, Mr. Wilson has known him personally longer than any of the others. For his new Secretary of War he has not gone to the old familiar test of political availables. He has called before the mind's eye a familiar group of lecturers and students who used to sit around a celebrated boarding-house table in Baltimore twenty-five years ago, when Mr. Wilson was lecturing at Johns Hopkins on political administration.

The group was a famous one, composed of many of the brightest wits at the university; the table talk covered a wide field of literature, politics, human progress, and social reform. One of its most entertaining members was a short, slight, pale figure from Martinsburg, West Virginia—a young man, then not twenty years old, with an amazing flow of language and ideas, a wealth of information, and a large acquaintance with literature. Mr. Wilson, then in his early thirties, used to talk with his youthful pupil.

The boy's enthusiasms were all intellectual. As a stripling in Martinsburg he was regarded as the village bookworm. By the time he reached Johns Hopkins, Baker had already fairly developed those traits of public speaking which have since thralled so many audiences.

Baker Is Mr. Wilson's Kind of Man

MR. WILSON, loving, above all, literary grace and mental dexterity, made Newton Baker an intellectual companion. For two years master and pupil met almost every day. In making Mr. Baker his Secretary of War, therefore, President Wilson is not leaping into the dark. "His mind works like chain-lightning," Mr. Wilson has remarked of his early disciple. Irrespective of his ideas on war or national policy, Mr. Baker represents the kind of person whom Mr. Wilson—who has no fools with a deadly hatred—likes to have around him.

The President first formed Mr. Baker's acquaintance at Baltimore; and it was at Baltimore, and on an historic occasion, that the old teacher and student came together twenty years later, in 1912. A miscellaneous crowd had gathered to nominate a Democratic candidate for the Presidency, and Woodrow Wilson's name had many minds as the logical man for that distinction. But a considerable contingent from Ohio was sounding the praises of Judson Harmon. A smaller Ohio delegation was active on Wilson's behalf. Ohio had held primaries for delegates, giving Harmon twenty-eight votes and Wilson twenty-one. The antique "unit rule" demanded that States cast their votes *en masse* for the majority candidate; in other words, under this rule all Ohio's votes must go for its favorite son, Judson Harmon. It was absurd, it was unjust; but there was a holy precedent that eliminated Wilson's delegates. For fifty years certain image-breakers had attempted to destroy this unit rule. The Baltimore convention of 1912 knew that the attempt would be made again. The members, hot, wearied, emotionally exhausted by the rows that had already taken place, were ready to howl down any man who dared repeat again the old familiar and tiresome arguments.

In due course a slight figure, with a pale academic face, started with rapid steps toward the platform. He looked like a freshman tutor or a recently graduated theologue. The crowd scarcely noticed him; a buzz of conversation and the flapping of palm-leaf fans silenced his opening remarks. In a few minutes, however, every one became aware that a sharp staccato voice was pouring from the platform a huge stream of talk. Stenographers were madly attempting to take down his rapid flow of words. The delegates began to nudge each other into silence, and the palm-leaf fans sank into their laps. After a few minutes Chairman Alton Parker dropped his gavel with a "Time's up." But the hall rang with cries of "Go on! Go on!" And the youthful speaker went on. He canvassed the situation in all its details; he held up to ridicule the suggestion that an outworn precedent should rob several hundreds of thousands of voters of the democratic right to record their preferences. When Baker finished there was nothing left to say. He had accomplished the defeat of the unit rule. It was Wilson's first great victory in the convention.

President Wilson, in naming Louis Brandeis Justice of the Supreme Court, has given the stand-patters a shock that has apparently exhausted all their powers of emotional expression. Herein we probably have the explanation why Mr. Baker has slipped so quietly into the Presidential Cabinet. Mr. Wilson could do nothing, after Brandeis, that would seem even slightly radical. Otherwise, we may be sure, Mr. Baker's appointment would have sent the senatorial custodians of American tradition on the trail of his career.

Baker's Activities in Cleveland

THE politics of Cleveland for the last fifteen years has aroused national attention. Most conservative Americans have regarded that town as the seat of radicalism and as a focus whence all kinds of destructive ideas were scattering into the American consciousness. We associate it with prolonged "attacks" upon public service corporations, tumultuous campaigns for three-cent fares, and a headquarters for the initiative and referendum, the recall, woman suffrage, proportional representation, and of socialistic movements whose chief aim was the more liberal taxation of corporations. Its admirers have pictured Cleveland as the town that was to solve the problem of the regeneration of American cities; but the fact that this regeneration was to begin with municipal ownership and end with the single tax did not reassure certain fundamental thinkers in Wall Street and our great universities.

But, of course, the more timorous said, Cleveland was a wild town—it was dominated by a wild man. Tom Johnson, big, half baked, part demagogue, part fanatic, altogether something of a fakir, had set it crazy. According to Tom Johnson himself, as expressed in his autobiography, we were wrong. The head devil was Newton D. Baker. "Though Baker," says Johnson, "was the youngest of us, he was really our head and our principal adviser." Baker, the fine flower of Johns Hopkins, was the head professor in Johnson's famous "taxation school," an institution organized to inform the mob how they were paying all the taxes while the corporations and the millionaires were escaping.

Baker also conducted all the law-suits—there were fifty-five of them—that finally brought the trolley companies to their knees. In the ten years' struggle this diminutive statesman simply waded through injunctions, appeals, changes of venue, writs of certiorari, and all the other impediments of the learned profession.

When Johnson died, Cleveland immediately elected Baker as his successor in the mayor's chair. "I am a follower of the light of Tom Johnson"; that is Baker's own summation of his political ideas. He is a single-taxer, and a devotee of all the "crank" ideas that have been pictured, mainly in the West, as the advancing heralds of a revitalized democracy. He is an intimate of Brand Whitlock, and was largely responsible for Whitlock's appointment to Brussels.

But, the average citizen asks, what has all this got to do with war? Mr. Baker is evidently a good deal of a militarist when three-cent fares and the single tax are involved; but what does he know about machine-guns, gas bombs, explosive shells, and intrenching tools?

Still, this glorious American in which we live is a happy-go-lucky kind of place. We delight in inconsistencies and paradoxes, and so the fact that Mr. Baker, as he himself says, is "for peace at almost any price" does not signify that he will not make an excellent Secretary of War. He has courage, he has devotion to his chief, he has amazing assimilative powers, and he believes in the Wilson brand of preparedness. Fundamentally he is a Democrat, and stands ready to make [illegible] as the [illegible] loved people, as represented by their legislators, may decide upon.

Photograph by Harris & Ewing

The man who is smiling the most, in this picture, is ex-Secretary Garrison, who is done with the job. But Secretary Baker, who is succeeding him, has whipped street-car companies and corporation lawyers, and is not afraid of Mexicans or anybody else.

The Peace Advocate in the War Department

A TOUCHING scene that attended his first day in his new office shows that he approaches his duties in the proper spirit. General Hugh Scott, the white-haired veteran of many Indian campaigns, who had succeeded Mr. Garrison as temporary Secretary of War, was sitting at the desk with the new incumbent, attempting to explain the details of the office. The General was somewhat hesitant and embarrassed. He evidently wished to treat his new superior with a true soldier's respect, and yet his instruction necessarily had an elementary character. This made the campaigner uncomfortable. Secretary Baker immediately sized up the situation.

"General Scott," he said, "you are old enough to be my father, and I am young enough to be your son. You know everything about the duties of this office. I know nothing at all. I should feel very grateful if you would treat me here precisely as you would treat your own son."

The General was much affected.

"So long as you put it that way, Mr. Secretary," he said, "nothing will go wrong with you in this office if I can prevent it."

No young man, called by the exigencies of American politics to an important office, could have made a more promising start than this.

Cold Comfort

By HOLWORTHY HALL

Illustrations by Frederic Dorr Steele

TO be sure, it is a rare son who appears a born genius to his own father; but, fortunately for the self-respect of posterity, not all fathers—like Hugo Holstead—regard their sons as so many voluntary and mysterious fools, morally certain to fumble and then boot every easy grounder batted up to them by the lucky stars. Other men aren't so ignorant of the laws of heredity. But Hugo Holstead made a practice of being exceptional: it was one of his most valued, if intangible, assets. He had hoped that his son Arthur would prove equally exceptional, and he was bitterly disappointed.

This disappointment began to flourish briskly when Mr. Holstead led Arthur, on his tenth birthday, to the nearest savings bank to observe the deposit of five dollars and to receive a pass-book.

"There!" said Mr. Holstead. "That's the way to accumulate money. We put five dollars in this bank—and in seventeen years it'll be ten dollars. Learn what to do with money, and you'll be richer than I am. Now, you can keep the book yourself—you can't draw any money out, because I'm your trustee—but you can put it in and watch it grow. Understand?"

"Oh, yes," said Arthur, watching the teller slip the treasury note into a drawer and slam the drawer.

A fortnight later Mr. Holstead produced another five-dollar bill.

"You know what to do with it," he said. "Remember what I showed you? Now, this time you can go alone."

Arthur understood perfectly. He remembered to the last detail what had happened to that first deposit: the teller still had it. And, reasoning that edible merchandise isn't a legal investment for savings banks, Arthur promptly went out and bought sugar stock at a confectioner's, and returned from school that day as captain of his class baseball team.

IT was three years before Mr. Holstead recovered from the shock.

When Arthur was seventeen, Mr. Holstead undertook his education in the more serious affairs of the world. He gave him a thousand dollars, explained the salient points of half a dozen speculative securities, and suggested a single marginal transaction as a test of intelligence. Upon the result, he said, his further support would depend. This time Arthur was fully prepared. It hurt to know that his father thought him stupid; he was resolved, for once, to play safe. He deposited that thousand in a savings bank. Every one of Mr. Holstead's pet stocks sky-rocketed amazingly, and the savings bank was wrecked overnight by two officers who had been on the short side.

So Arthur Holstead, with a millionaire broker for a father, went to college on a strictly cash basis: he had pocket money in monthly instalments, and had to send all his bills home for criticism, audit, and settlement. As soon as he graduated, he was conscripted, put in the office of Holstead & Company, advised that he could draw fifteen dollars every Saturday noon, and told to go out and be a bond salesman. This, said his father, was learning the business from the ground up. Arthur agreed with him, and tried not to think of his own ambition, which had involved the Harvard Law School.

ARTHUR HOLSTEAD, hurrying through the thick of Wall Street for a commanded interview with his father, was depressed. He read upon the face of every pedestrian the predatory instinct which he himself despised; he felt soiled by contact with the passionately grubbing mass.

He turned into an entrance-hall of marble and mosaic and Ionic pillars. Nervously he glanced at his watch, and rejoiced that he was on time to the minute. A massive door clicked softly behind him; he stood in the presence of his father.

In a huge, dim room of impressive panelling Mr. Holstead sat between two desks of old mahogany—one a roll-top, one flat, with a plate-glass pad covering it punctuately to the fraction of an inch. Two telephones rested almost under his hand; a ticker buzzed irregularly at his elbow. He was writing—as he did everything—with all his energy.

"Sit down," he said sharply.

Arthur sat down and waited. His father, scribbling a last memorandum, leaned back in the deep cushions of the swivel-chair, planted his hands firmly upon the arms, and lowered his head slightly, so that his eyes peered out at his son as if from ambush among the heavy brows.

"Arthur," he said at length, "will you be good enough to tell me what on earth I'm going to *do* with you?"

Arthur smiled frankly.

"I haven't been much of a whirlwind as an outside man," he admitted.

"Whirlwind!" Mr. Holstead snorted. "Know what the house profit is from you so far? Eight dollars and sixty cents! I didn't expect you'd set the world on fire, but I thought you could sell *something!* Why, we can get boys out of public school that'd do more in a week than you've done in four months! What's the matter with you, anyway? Can't you *talk?*"

Arthur, poised uncomfortably on the edge of the flat-top desk, fixed his eyes on the hated ticker.

"No, not when the other fellow's on the wing all the time. I don't like the selling end very much."

At that his father brought his head up sharply.

"You don't like the selling end! You *don't!* You—Arthur, what d'you suppose the business of the world is? Salesmanship! That's the beginning of everything! Show me a big success—any man that's made a big success. How did he do it? What? He *sold*—he was a salesman! It's the basis of business. And you sit there and tell me you don't *like* to sell things!"

"I didn't expect you to set the world on fire, but I thought you could sell something! What's the matter with you, anyway? Can't you talk?"

"Well," said Arthur, with becoming mildness, "put it this way, then: I *can't* sell things—bonds or anything else. My mind doesn't work that way. I guess I'm not a salesman—that's all."

"*All!*" echoed his father, nodding his head. "You guess that's all! You 'can't'! You can't even sell Cosmopolitan Ice Company bonds to net 6.55. Good Lord! If you can't do that, you couldn't sell gold eagles for nine dollars apiece! Well, what d'you think you *can* do?"

Startled, Arthur stammered:

"Why—I don't know; I thought—"

"*What with?*"

The younger man reddened painfully.

"You know as well as I do," he said, with commendable restraint, "I want to study law. . . . And then I want to be married."

MR. HOLSTEAD, rising, regarded his son silently for a moment, then walked slowly to a window and stood looking out at the Street. When he turned, the lines on his face had deepened appreciably.

"You want to study law," he said quietly. "Here I've put every ounce of my energy for thirty years into building up Holstead & Company—I've lived and slept and suffered with it—I've sweat blood over it—I've made it a power! Here I am ready to teach you all I know—ready to start you on the road to make ten dollars for every one I've made! And you want to study— What d'you think I sent you to college for? Answer me that?"

"Why—I'm not sure."

"Then I'll tell you! To meet other men of your own age—to learn something about people! Right in your own class you had sixteen boys whose fathers are down in this district! What did I send you to college for? Why, to make friends among your own class—and neither you nor anybody else can afford to have friendships that can't be capitalized! That's why you went to college, young man: because it's a darned good investment—or it should have been! *Law!* Why, if you'd put your mind on your job, I'd have you making more money in a year from now than you'd make in law all your life!"

"Money isn't everything."

"What!"

"I said, money isn't everything."

Mr. Holstead went slowly to his desk and sat down.

"Arthur, you—you get my goat! I—there's no use talking with you—but I don't propose to let this foolishness go on! You've got an opportunity here—an *opportunity!* It's immaterial to me whether you see it or not—*I* see it! If you can't sell bonds now, you can *learn* to sell 'em. If you don't like it, you can *learn* to like it. How much money have you got?"

"I—practically none."

"What would you do if you had five thousand in cash this minute?"

"I'd go back to Cambridge—to the Law School."

"I'm going to give you a check now for five thousand dollars—and you can do what you please with it! You can drown all your other idiocies by *getting* married if you want to. But don't forget this: if you *do* go back to Cambridge, or if you're married before you've earned your right to be married, I'm through! If you stay here and *work*—"

He sighed heavily, and flirted the pages of a check-book.

"I'll give you every opening there is, Arthur. There! For the next month I'll give you every nickel of profit on every bond you sell—and I'll give you a bonus of a hundred per cent. of the profit on every Ice Company bond besides! We want to get those *circulated!* And if you sell, say, a hundred thousand in thirty days—that'll be close to eight thousand for *you*—and, more than that, I'll take you inside! Make good on *any* basis—and we'll begin all over again."

"You're going to give me five thousand dollars—and I can do whatever I please with it?"

"That's what I said—"

"Even—Cambridge?"

"I thought I made it clear to you."

"Then—of course I can't go."

"Eh? Why not?"

"Because, after all, it's your money—and I'm not sure—yet—that I have any right to take it and use it for something you don't approve."

"It's immaterial to me what you do with it." He blotted the strip of pink paper and waved it at his son. "But this is the last chance. Every time before this you've had your grip on any money you've made a fool of yourself. Let's see what you'll do this time. If you think Cambridge is the place for you to go—go there! I suppose you're saying to yourself I'm mighty hard-hearted, Arthur, but I'm not. I've never failed in anything I ever started, because I never start anything I can't finish. I don't intend to make a failure out of you. If there's any failures to be made, you can make one out of yourself—I won't! Now, if you make good on *any* terms inside of thirty days, I'll give you a trial in the office. And after you've made good again, I'll finance your wedding and your trip and your house. That's reasonable, isn't it?"

"Very reasonable—thank you," said Arthur. He took the check, and hesitated. "I hope you'll be satisfied."

"*I* hope," said his father, "that your good luck dates from this minute."

"Thank you," said Arthur.

WITHIN the hour, Arthur had repeated the substance of that conversation to the only girl in the city who, he thought, might be interested in it.

"There's not much use dreaming any longer," he said. "It isn't worth what it would cost. I could work my way through Law School—other men have. But it would take five years, and five in

top of that, before I could earn anything—and I don't think it's worth it."

Miss Calder looked serious.

"You wouldn't want to spend the money he gave you for—housekeeping?"

Arthur shook his head. "That wouldn't be decent—after what he said."

"Somehow, I don't think it's a question of decency."

"I do. And, on the other hand, I wouldn't ask you to wait ten years."

Her eyes confessed the pity she felt for him.

"It's going to be pretty hard for you, isn't it? To put your *real* ambition out of sight—probably forever."

"That's a question. Of course, studying law was an ambition—but, after all, you're a bigger one. I'd do almost anything respectable to have an income."

"If my people could only help you!" she mourned.

"I wouldn't let 'em," said Arthur. "I happen to have the sort of father who doesn't believe in endowing me simply because he can afford it. I've got to work for him. If I do I'll get twenty times what I'm worth; but I've got to work, anyway. So—that's that!"

"It seems incredible," said the girl, wide-eyed, "that any man with a son could be so—blind as that! He ought to be *proud* to have you want to get out of Wall Street! He ought to be wonderfully happy to help you do what you *want* to do—"

"But—he says there's no money in law except for one man in a thousand."

"*Money!*"

"Well," said Arthur cheerfully, "we're pretty nearly proving his case right now. I haven't anything, so I've got to do what he wants—or I can't have you. He's wrong—but he's right. When I went out of the office, he said he hoped my good luck was just beginning."

"I hope so, too," said Miss Calder. "But—"

"Oh, you never can tell."

"I was only thinking—you're not the kind of man to solicit business from house to house, or from office to office—you're not that kind at all. You couldn't do it before—you may not be able to do it now, even when it means so much more to you. And if you *shouldn't* please your father—"

He shrugged his shoulders.

"I give it up: I don't know the answer."

"Unfortunately, we've got to have some*thing*—"

"I'll have five thousand dollars."

"But you said you wouldn't use that!"

"As a last resource I'd use it—but not as the first. If I have to, I'll use it fast enough. Or if I could make it grow, I might use it. Because—I don't think we can go on like this much longer. It isn't fair to either of us. Two months, or three—"

She held out her hand impulsively; it was warm and reassuring in his clasp.

"Just as soon as you're sure of the bread and cheese," she said, "I'll be ready. Go back with your father. *Try!* You never can tell! Perhaps your luck *has* begun."

And, when he left her, his mood was so exalted that he scurried across Madison Avenue on the clouds without looking to the traffic in either direction, without remotely concerning himself with things mundane—and a post-office truck was there to demonstrate the physical axiom that two bodies can't occupy the same space at the same time. They took him to the General Hospital.

BY-AND-BY he saw above him a ceiling of uncompromising white; his eyes, turning with difficulty, fell upon walls unornamented. Strange odors puzzled his nostrils; a sense of pain, indefinite, but unpleasantly near and real, registered itself upon his bewildered brain. Across the limited field of his vision passed a man in a white jacket and blue trousers; he looked not unlike a waiter. As if from an immense distance, the sound of an agonized voice came to Arthur's ears; his dull perceptions caught the words without interpreting their significance:

"A hundred and one—up a half! Up a half! Good God—a hundred and one!"

Then, after a short silence: "Joe!—*Joe!* All of it—all there is! Go buy it, then! Buy it for me! My credit's good for it! Corner the market! Buy all you can get! Four points more—four more points, I tell you! A hundred and one—"

Then a long silence, broken by the echo of hurrying feet on an uncarpeted floor.

SOME one sat down on the foot of Arthur's bed. He presently made out that it was a red-cheeked young man in white duck.

"Well," said this young man pleasantly, "how's it coming?"

Arthur's effort to sit up failed.

"Where—is I?"

"General Hospital," explained the interne. "You had a little bout with a motor-truck on Madison Avenue—and you lost. Feel better now?"

"I—did I break anything?"

"Nothing important." He laughed infectiously. "To be strictly truthful, nothing but the crystal of your watch. But you got fairly well shaken up, so we stored you in here for a bit of a rest."

"When was it?"

"Oh, an hour or so ago. You're Mr. Holstead, aren't you? We notified your office—expect some one from there any minute."

From the adjoining room the voice of the patient floated to Arthur's awakening brain:

"You'll tell me when it's a hundred and two, won't you? Promise me you'll tell me! Tell me how fast it's going! A hundred and five's where I got off. I won't be quiet! I know what I'm talking about! I-e-e—*Joe!* Joe! Joe! Joe! Corner it! *Hang* the price! Cosmopolitan Ice! Get Cosmopolitan Ice! A hundred and two—hasn't it gone off at *all*?—at a hundred and five I get out! They told me to! I won't be quiet!"

Arthur looked inquiringly at the interne.

"Just a bit delirious," he said. "The walls are sound-proof, but the windows are open—does it bother you?"

"No. Don't shut the window—please! Who is it?"

"Wall Street man—broker."

"I might know him—I'm down there myself. Would you mind finding out who he is?"

"Certainly." He went out for a moment, thrust his head around the door, said: "Hendricks—Robert F. Hendricks," nodded and smiled, and disappeared.

Arthur, lying motionless, listened. After a quarter of an hour his eyes closed involuntarily. The last thing he remembered was the querulous voice of his neighbor repeating in a dreary monotone:

"A hundred and two—a hundred and two—three more points—a hundred and five—a hundred and five—a hundred and five."

HE was aroused by the firm grip of a hand upon his arm; he looked up into the distorted face of his father.

"Art!" said the older Holstead. "Art! What—what've you been doing?"

"I'm all right—would you mind shutting that window?"

Mr. Holstead executed the commission on tiptoe.

"Hurt anywhere, boy?"

"Oh, no—bruised a little, I guess. They tell me I can go home to-morrow."

"To-morrow! They told me *to-night!* We'll bring the limousine up here for you. This is no place for you to stay."

"But I want to."

Mr. Holstead lifted his eyebrows.

"Stay here?"

"I'm tired," said Arthur. "I don't want to move just yet."

"Just as you like," said his father, patting his shoulder awkwardly. "My, I was scared!"

The son smiled up at him.

"Know why I did such a crazy thing, father?"

"No."

"Thinking too hard about business. Maybe you're right—maybe I haven't tried hard enough. Anyway, I was figuring out a campaign—forgot all about the traffic. I was thinking how I could sell those bonds."

"Don't talk about that now, Art," said Mr. Holstead huskily. "That'll be all right. You want to get rested up first. I wish you'd let us take you home—but that's your choice. Stay where you're comfortable. Anybody you want to see?"

"You might telephone the Calders."

"Umph!" Mr. Holstead's lips straightened. "Well—"

"Oh!" said Arthur suddenly. "Is there a man named Hendricks—Robert Hendricks—downtown that you know of?"

"Yes—a good friend of mine. We've handled some stuff together. Why?"

"Oh, nothing. How does he stand?"

"Don't think about business, boy—you couldn't sell *him* any ice bonds. That was one of the issues we put over together. Anything I can do to help you?"

"No, thanks. Going?"

"They told me not to stay more'n a minute or two. I'll be up later in the evening. You're to go to sleep. Take care of yourself. Isn't there *anything* I can send up—or do for you?"

"Only to open the window when you go out."

"All right. Keep your courage up!" He made his exit on tiptoe.

WHEN, at dusk, Miss Calder came into the little room, and gasped, and ran to Arthur and plumped herself down by the pillows, she didn't know that in the interval since she last saw him he had proceeded out of and beyond the class of financial dependents because of the possession of that tremendous ally, information. He *knew* something—and, more than that, nobody else knew how he knew it, or how much he knew—and that, again, is a mighty advantage.

"You see, dear," he said under his breath, "father owned heaps and heaps of those bonds, and when I had to go out and sell them I couldn't help learning *something* about the company, and I guess some other people did, too. Well, for a long time it's been gossiped about that this man Hendricks and others have formed a pool to try to get control of all the ice companies and make a big merger. Cosmopolitan's the biggest, and that'll be the hardest to get. They have to buy the stock in the open market, of course, and that steady buying is going to shoot that stock right up to par. It's only around 40 now."

"But if it's so good that they want to own it," she asked, "why isn't it worth more than 40?"

"That's what I happen to know—they're paying so much interest on their *bonds*—the very bonds I've been trying to sell—that their earnings are just enough to pay two per cent. on the common stock. *Well*—can you imagine what I'm going to do with my five thousand?"

"But, Arthur—suppose you're mistaken!"

"It's this way," he told her. "A tip is a *tip*—and most of 'em are just guesses. But *this* is different. That man doesn't know what he's saying. People don't *lie* when they're delirious. That isn't a tip—that's inside information."

"And—do you think it's *right* for us to take advantage of a man who's helpless—like that?"

"Why not? I'm not going to take anything away from *him!* He and the others are going to buy Cosmo up to 105. That's been the talk downtown—only it wasn't supposed it would go so high. Only the wildest ones said it would go anywhere near par. This must be the reason! I'm going to have a seat in their train. If there's anything in it—"

"It means that you can do whatever you want to?"

"Exactly that—you and the law *both*." He smiled happily. "I shouldn't wonder if my luck *did* begin this morning."

"I hate to have you staying here," said Miss Calder, sniffing iodine. "It feels terribly dangerous!"

"Father didn't understand, either." He gestured in the direction of the next room. "I'm deadly tired of it, but I want to be near the source of information. Don't you hear it now?"

"He's—he's asking for ice—"

"Well, listen harder."

"He's shouting figures of some kind—I can't quite make them out."

"He thinks he's watching the ticker.

"Do you think it's right for us to take advantage of a man who's helpless—like that?"

that's all. Don't worry, dear. I'll be out to-morrow."

True to his promise, he quitted the hospital in his father's limousine before noon the following day; and his last act was to order transferred to Hendricks' room the flowers Miss Calder had sent him. He lunched with his father, carefully avoiding all mention of Hendricks or of Cosmopolitan, and at two o'clock he wandered diffidently into the customers' room of an obscure broker on the seventh floor of a Broadway office building.

"What's doing in Cosmo?" he inquired of a human dynamo in the form of a customers' man.

"38⅝—off an eighth."

"Want to buy five hundred for me at the market?"

"New account?"

"Yes."

"Cash?"

"No; what'll you carry it for?"

"Cosmo? Ten points. Just a second."

He scratched off a buying order, and darted away with it.

TEN minutes later Arthur, with nothing but a scrawled receipt to account for his entire capital, was waiting for the elevator; but in the directors' room of the brokerage office four men sat in solemn conclave.

"*Know* him! What do you take me for?" demanded the manager. "Of course I know him! Why should he know me? That's different. And this just about settles it."

"Old man Holstead's boy'd be cleverer than *that!* He wouldn't come in here himself! He'd have sent somebody."

"You can have all the theories you want—I tell you, that was young Holstead. Thunder! We've got his name, haven't we? Call up somewhere and find out if Hugo Holstead's son is named Arthur—"

"His address would give you a clue."

"His address is the Harvard Club—but, I tell you, *I know!* Well—there's no doubt about that pool now, is there? The boy's buying for the old man's account. How much Cosmo common is there outstanding?"

"Oh, there's a hale of it! They'll have to get control of ten thousand shares."

"Hold on there! He didn't buy outright—"

"Of course not! He's buying outright through his own house. He's buying on margin outside for the speculative profit in *addition* to control. I don't know what you fellows think, but it looks to me like a clinch. *I'm* going to carry a thousand."

"Don't you think he'd have bought heavier if this is genuine?"

"When he thought we didn't know him? And a new account? Of course not—he's got sense enough to know we'd have smelled a rat. I tell you, this is that Holstead-Hendricks deal we heard about three months ago. Thunder! There's nothing to lose! It's a dividend-paying stock around 40. If they're going out for legitimate control, they may have to pay all the way up to par before they're through. And you don't want to lose sight of the fact that Hendricks owns Standard Ice and Fuel now—and Holstead owns City. My private opinion is that 40 is just about the ground floor. *I'm* buying. Anybody else?"

In such manner and from such elements arise the brood of "sure things" that overrun the financial district with the speed and certainty of a pestilence. To one or two especially favored clients the obscure brokers suggested the purchase of Cosmopolitan under 45; to one or two close friends the favored clients alluded that Cosmo was ripe for a big advance; these friends had other friends; quietly, without the assistance of the newspapers, the movement began sluggishly, as buying blanks trickled through the order windows. Under the gentle pressure, Cosmopolitan ice sold up to 42 by Saturday; and Arthur Holstead, forcing himself to the distasteful task of selling Cosmopolitan bonds to net better than six per cent., found that the public had suddenly acquired an interest in his wares. He sold three substantial blocks in that one week, and his father, who was otherwise unemployed, was plainly pessimistic just at this time, complimented him.

"It's going to be pretty hard for you, isn't it? To put your real ambition out of sight—probably forever."

Now, there exists in the majority of men a certain paradoxical conceit with respect to fortune; and Arthur Holstead wasn't sufficiently abnormal to be an exception to the general rule. Within ten days, when Cosmo touched 45, he was so elated, when he telephoned his instructions for pyramiding at five points, that he took to himself not a little glory for his perspicacity. Miss Calder, too, thought him a very clever man indeed.

"It doesn't make very much difference *what* happens now," she said gleefully. "If you make a lot of money, your father'll be so proud he'll give you *anything*—and if he isn't, you'll have enough so that we can just go and live without him!"

"I've made twenty-three hundred in commissions on bond sales," he gloated. "Of course, half of that is the bonus he promised me—he's letting me have all the profit, and then doubling it as a kind of reward—he's satisfied. But I'm *selling* them, and I rather like it! I've bought more Cosmopolitan with the proceeds."

"Suppose—oh, *suppose* that man in the hospital—you know what I mean! Delirium isn't unlike dreaming, and they say that dreams are the reverse of an unexpressed desire. Wouldn't it be awful if you were exactly wrong!"

"But I'm not! I know I'm not!"

"But don't you think you've gone far enough without talking to your father about it? Wouldn't that be the *safe* thing to do?"

Arthur laughed indulgently.

"He wouldn't listen to me. Besides, I want to do this all by myself. You just wait and see."

ACCORDINGLY she waited and saw. And she saw Cosmopolitan ice advance resistlessly to 50; and she read in her morning paper an interview with the convalescent Robert L. Hendricks, that well known specialist in city industrials—an interview of a tone that would certainly have terrified her if she hadn't already intrusted so much of her faith to Arthur.

Mr. Hendricks stated unequivocally that the advance of Cosmo was unjustified. He himself was a director of the company; he knew what he was talking about; the earnings hadn't materially increased during the past year; the dividend rate would probably remain unchanged; there was no reason, as far as he could see, for this hysterical activity. Then Cosmo went to 55.

DURING these days, in spite of Arthur's very commendable salesmanship, his father found infrequent opportunities for congratulating him. In fact, Mr. Holstead had few kind words for anybody. He came to his office much earlier than usual, and he left it later.

He had never made a confidant of his son; now he treated him with scantier consideration than ever. He reserved his open ridicule, however, until Arthur, overcome by the knowledge that at the seventh-floor broker's he had a credit of twenty thousand dollars, took pity on the older man and ventured to remark that Ice looked pretty good to him.

"Oh, *Lord!*" said Mr. Holstead. "If it's come to your advising me what to do with my money, I'd better resign and make you a present of this company! *Ice!* Oh, my Lord! The boys out on the board know more'n that! Arthur, you haven't learned anything in twenty-two years! Forgotten all about the time I gave you a thousand and six dead certainties in rails and metals, and you went and dumped it into the meanest, rottenest, crookedest bank in the city of New York? Oh, run away, Arthur! I'm busy!"

Having curtly dismissed his son, he recalled him in the instant.

"Here! I won't let you throw your money in the gutter! Stay out of Ice—hear me? There's a reckoning coming. You keep your nose out of it."

"Thank you," said Arthur respectfully.

His standing in the ornate office was never more clear to him. Even his own desk in the bond department was subject to sudden and unauthorized use as a depository for papers, records, files. All that was required of him was to keep out of the main thoroughfare of progress.

He asked no questions, sought no enlightenment. He knew that vast enterprises were taking shape around him—that stupendous projects were galvanized into life by men who shared his property in the air of the same room. But he also knew that, for the time being, his reputation was that of a useless, unwarranted pinion in a giant piece of financial engineering; and, because he understood his own position too thoroughly to take liberties with it, he merely came in to see about his mail, and went out as soon as he could. Nor did he loiter about the board in the customers' room; he was content to study the reports in the evening editions. He was serenely confident that his interpretation of Hendricks' wanderings was accurate; and only time could verify or correct that judgment.

Cosmopolitan crossed 60, and a torrent of speculators swept through the Street. Wisdom spoke aloud to Arthur; but the subdued whisper of instinct had more weight. Cosmopolitan was advancing by sheer momentum, and the judicious selling point, as Arthur understood it, was 105. To his restless imagination it seemed that the great financiers of the country were working for him; the fluctuations of Ice appealed to him as evidences of his own sagacity.

Every one knew now of the great pool which was fighting for control of Cosmopolitan; all the petty investors were reaping petty profits; but he—discredited by his own father—was one of the pioneers, and so far his pyramids showed a balance of forty-eight thousand. A short, sharp raid doubled that balance in a single morning. Arthur read the announcements with complacent satisfaction, and continued to sell Cosmopolitan bonds and buy more stock out of his commissions.

IT was in March that the cataclysm came. For more than a month, now, distant rumblings of disaster had troubled Arthur. Only last night, when he had told his story frankly to Mr. Calder and obtained his permission to buy a house at his discretion, had he decided that the worm was making definite preparation to turn. Cosmopolitan hung around 95; the time had come to be safe and sane. But Arthur overslept that morning. It was ten o'clock before he breakfasted. By the time he reached his desk the ticker was buzzing incessantly—103—103⅜—103⅝—104—104—104—105!

It took him ten minutes to reach the office on the seventh floor of the building on Broadway. He didn't dare to telephone. The room was jammed solidly with quick-breathing men. Arthur drove through them until he was accidentally shoved against the youth who had taken his first order.

"You're the man I'm looking for!" he snapped. "Sell six thousand Cosmo at the market—"

"*Six* thousand?"

"I've got three—sell three short."

A dozen men turned at the word.

"There's *news* for you!"

"Who is it?"

"There's a natural-born idiot!"

"Sh-h-h! Old man Holstead's boy!"

"What!"

"Pointed out to me twice—I ought to know."

"He's going short!"

"He's crazy!"

"Sold a thousand at 105, a thousand at 104½," said the customers' man to Arthur unconcernedly.

A shabby youngster at the ticker shot figures at the two perspiring youngsters on the board:

"Cosmo a half—three eighths—one eighth—"

"Two thousand at three eighths," said the customers' man to Arthur Holstead. "Two at a quarter—not reported yet."

"Much obliged," said Arthur.

A tremor ran through the crowd.

"Cosmo 103—steel a half—Cosmo 101—"

"Sell a hundred at the market!"

"Sell fifty!"

"Sell seventy!"

"Mr. Smith! Sell out my Cosmo at a hundred!"

"Cosmo—99½—99—99—98!"

"The pool's shot to pieces!"

"It ought to be stopped—it ought to be stopped."

"Good God! This is highway robbery!"

"It's a Holstead and Hendricks market

Continued on page 18

How Other Communities Have Cleaned Up

THE Chinese are a wise old people. They have a custom of paying their doctor by the year. And the payment is not made with the expectation that it will cover so many "visits" in sickness. No. The doctors are paid to keep their patients well every day. If they fail—if the patient falls sick—the doctor is held responsible, and his pay is reduced according to the number of visits he has been compelled to make.

In something like 5000 cities and towns in the United States the people have become almost as wise as the Chinese. They have made up their minds that it is better to spend one week a year, and a little money, in ridding their communities of the dirt and refuse that breeds disease, than it is to pay doctors to banish the disease after it has secured a grip on their bodies. Needless to say, the doctors, in spite of the fact that a Clean-Up Movement means less business for them, are the strongest workers for and in it.

The way to start the campaign is, first of all, to go to the Mayor and get him to appoint a Clean-Up Committee. If the Mayor is the right sort of leader his influence and enthusiasm will be a powerful factor. In one Middle Western city, during Clean-Up Week, every citizen who called the Mayor's office on the telephone was informed that his honor was "out shoveling."

The Clean-Up Committee should have sub-committees—for instance, committees on publicity, on streets and alleys, fire prevention, finance, etc., and, last but not least, a committee on boys. For boys can be made a powerful factor in cleaning up a town—and in keeping it clean afterward.

Paterson, New Jersey, gave its boys and girls flower seeds as a reward for their week's work in the campaign; and as a result every back yard and ash-heap blossomed throughout the summer.

Another city, having solicited the aid of its boys in cleaning up a large unsightly lot, presented the lot to the boys for a ball-park, together with masks, clubs, and balls.

Still another city started a tin can crusade among the children of the sixth and seventh grades, the girls competing against the boys; and, with two days of the contest still to run, they had collected 37,000 tin cans.

Judge Albert Hasan of Chelsea, Massachusetts, found a distinctly novel use for delinquent boys. Six of them were brought before him for breaking into a freight-car and for stealing candy. Instead of sending them to the work-house, he sentenced them to keep one of the city's streets clean for six months. That particular street is the longest in the city—and the boys made it the cleanest.

A certain small city in Missouri had only two miles of paved streets, and these were a continual eyesore, because they were always covered with dirt and the city had no money to provide a sprinkler. The women of the city persuaded the city fathers to let them handle the situation, with the result that they sold $100 worth of the dirt, and had the rest carted away to fill up low places in the cemetery. With the $100 they purchased a second-hand sprinkler.

And what is the reward of a Clean-Up and Paint-Up Week?

First, a clean town instead of a dirty one. You have no idea how disgracefully dirty your town is until you begin to dig around in the corners. In Washington 4500 tons of rubbish were carted away to the city dump during the Clean-Up Campaign.

Second, lower fire insurance premiums. In Philadelphia in 1914 the fire loss from the accumulation of rubbish and combustible materials was more than $300,000. Cincinnati reduced its annual fire loss more than $600,000 by its Clean-Up Campaign—which means a reduction of from 5 to 8 per cent. on the insurance rates in the business district.

Third—better health. Industrial tuberculosis kills more people every year than are killed in mine fires and boiler explosions, with railway collisions thrown in. Industrial tuberculosis comes chiefly from disease-carrying dirt. You can actually reduce the death rate in your town by a Clean-Up Campaign.

And, finally, the proper kind of a Clean-Up and Paint-Up Campaign means a rebirth of civic spirit and pride in your city. In one town in Iowa every citizen in the community painted his house during Clean-Up and Paint-Up Week—except one.

Every citizen got a new enthusiasm for his city—except one.

Start a Clean-Up and Paint-Up Week in your town. Or, if some one else starts it, don't you be the one who holds back.

Madam, While You're Waiting for the Vote

While you are waiting for the men to give you the vote, madam, you and the other members of your woman's club can do more for the permanent improvement of your city or town than you will be able to accomplish by twenty elections.

Start a Clean-Up and Paint-Up Movement.

Women are the natural cleansers of the world.

If you wait for the men to start it, you will probably wait a long time.

A Clean-Up and Paint-Up Week means—

—increased property values
—reduced insurance premiums
—better health
—better babies
—a better civic spirit

The editor wishes to acknowledge his indebtedness to the Bureau of Municipal Information, State Conference of Mayors, Albany, N. Y., for information used in this article.

The Windiest Corners in the World

Photograph by Paul Thompson.

If men did not wear that atrocious headpiece known as the derby hat, and if women had not adopted full skirts, it would not be so much fun to stand in Times Square, New York, and watch the breezes at their annual clean-up. More than 285,000 people pass this point every twenty-four hours.

Photograph by Paul Thompson.

It was in front of the Flatiron Building that a man from New Jersey suggested to an elderly lady that she let her hat go and hold down her skirts. "Young man," she said, "I've had these legs fifty-seven years, but I've had the hat only ten minutes. I'll hold the hat."

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In the Municipal Building, New York, there is a thoroughfare like a tunnel, through which the wind sweeps with such force that on one occasion it blew over a wagon. Now on windy days they board up the tunnel. The great office building itself is so well built of marble that the gusts have given up trying to blow it over. Officials of a chain of cigar stores have figured that they lose $4000 whenever the wind blows like this, making it unpleasant to smoke on the street.

There is at least one wise hatter in New York City. He has a store on the first floor of the Woolworth Building, right where more hats are lost every year than anywhere else in the world. One out of every 125 men who pass a cigar store buy, but a bigger percentage buy hats here every windy day. The highest office building has created a drought, with the aid of the Post Office, that would make a cañon gale in Arizona whistle in rage and envy. So, when you pass Park Place and Broadway this spring, and the wind is trying to make you buy a new hat, let go or hang on, as you please; it depends on whether you believe in spring clean-ups or not. Let it go, say we.

Photograph by Paul Thompson.

The Man in the Stone House

By FREEMAN TILDEN

Illustration by George E. Wolfe

IN the opinion of its leading business men, Boston, Vermont, is totally lacking in enterprise. Joel Tibb, the leading grocer, induces J. Bradlee Starr, a town booster whom he met in California, to come to Boston professionally. On his arrival, Starr learns that the richest man in Boston is Ezra Mudge, who lives in a big stone house, and who has the reputation of being close-fisted. Asked to head the boosters' subscription list, Mudge refuses, announcing that he will fight the boosters. Following a whirlwind campaign by the boosters, there is the largest town meeting in years. Ezra Mudge attends, but when he attempts to make a speech he is roughly handled. Mudge's adopted daughter, Louise Searles (about whose birth there is some mystery), is engaged to one of the leading boosters, Walter Eadbrook, proprietor of a shoe store. Following the town meeting Louise breaks her engagement. The boosters have offered the freedom of Boston to the first old resident to reach town for Old Home Week. The first arrival turns out to be Joe Tinker, a disreputable ex-Bostonian; but he is installed in the hotel and provided with decent clothes. One of the features of the boosters' celebration is a contest for a loving-cup offered by the *Banner* to the man receiving the largest number of votes as the most popular resident of Boston. The contest has been between Eadbrook and Starr. Great is the astonishment when, at a meeting in the town hall, the most popular man—according to a number of votes cast at the last minute—is declared to be Ezra Mudge.

WHEN Walter rose the next morning, he looked out the window and saw that the weather had settled down to a dismal drizzle. The weather corresponded exactly with the frame of mind of the young shoe dealer. Mentally and physically, he was sore. He had been trying, throughout the night, to convince himself that he didn't care a straw about the honor of being Boston's most popular man. He had tried to comfort himself with the thought that Ezra's mean trick would somehow prove a boomerang.

But the truth was, however young Mr. Eadbrook tried to disguise and conceal it, that he had very greatly hoped for that election. He craved it as a testimonial of his own popularity; and he wanted it even more because of Louise Searles. For he had made his plans for choosing his queen. He had felt sure that, in spite of Ezra, she could not refuse.

And now his fancy was shattered. Instead, he must be prepared to face a round of crude jokes at his expense, and at the expense of Starr and Joel Tibb and the rest. He dreaded that. It was shocking to his sense of dignity.

Fortunately, there were other pressing affairs that served to distract his attention from his discomfiture. The most important of all was the need of money. It was Saturday, and the boosters had a number of big bills to meet, and a host of smaller ones—mostly cash. He figured that it would be necessary to draw eight hundred dollars from the bank.

THERE was no bank in Boston. This was one more in a long series of grievances against Ezra Mudge. Time and again there had been agitation in favor of opening a bank, and Ezra Mudge had invariably thrown his influence against it. There was a bank in Eastfield, six miles up the railroad. There Eadbrook, as treasurer of the boosters, had deposited the funds—to the amount of about four thousand dollars. This included fifteen hundred dollars appropriated by the town meeting, and the remainder had been contributed.

Eadbrook stopped, on his way to the station, at the home of his young clerk, and gave him instructions for the forenoon. Then he took a roundabout way to the depot. In his present mood he did not want to meet any of his fellow boosters.

The Eastfield National Bank had just opened when Eadbrook arrived. The cashier, a young man about Eadbrook's own age, greeted the Bostonian with a knowing grin that was, on this occasion, extremely offensive.

"Great little meeting you had down there last night, Mr. Eadbrook," said he. "I was there. Did you see me?"

"No," replied Eadbrook crisply.

If Mr. Sharp had been as diplomatic as his position required, he would not have pressed the matter further. But he was feeling very brisk and chatty. He rattled on:

"Sorry you didn't get it, Mr. Eadbrook. I sent in a few votes for you."

"Thanks," said Eadbrook. "I'd like this eight hundred, half in large bills and the rest in small stuff. And about twenty dollars in silver."

"Sure."

The cashier took the check, turned it over in a professional way, and then, before he began to count out the money, leaned over and said through the window of the cage, confidentially:

"Well, Mr. Eadbrook, you came in second, and that's something. And it's no disgrace to be second to the old man, is it? Say, he's an old war-horse, ain't he? He's always there with the punch. Guess he voted mostly for himself, didn't he?"

"Treadway sold out to him, if you want to know!" barked Eadbrook suddenly, out of his righteous indignation.

"Did he, now?" was the appreciative reply. "I wondered if that's how it was. Still, you can't deny it was a pretty shrewd dodge on the old man's part. Oh, I tell you, Mr. Eadbrook, you can't beat him. They can say what they please about him, but he has the punch. Now, ain't that right?"

"If you don't mind, Mr. Sharp, I'd like that money," responded Eadbrook, who felt that he was about to explode. "I didn't come over here to find out what a great man Mr. Mudge is."

"Aw, say, don't get huffy," replied Sharp, taken aback. "I didn't think you'd take it that way. Course, though, you couldn't be expected to see it like an outsider. I'll count it out right away. Paying off a lot of bills to-day, I suppose? The celebration must stand you folks a good piece of change. Still, you've shown that you've got some git-up-and-git to you. That man Starr's a pusher, ain't he? Kind of tough for you to have to come 'way up here to bank, ain't it? Still, it's a good thing for us, though. Two hundred. You've—"

"If it wasn't for Mudge we'd have a bank of our own," interrupted Eadbrook. "And yet, you and some other people wonder why Boston doesn't go ahead any faster. And you wonder why we don't go round bragging about how clever he is."

Sharp smiled cordially. "But he is clever, isn't he?" he insisted tantalizingly. "What's *he* want a bank in Boston for? Isn't *this* one better for him? That's just what I tell you—you can't beat the old gentleman. I suppose—"

"You don't mean to tell me that Mudge controls the Eastfield National?" cried Eadbrook suddenly. "He isn't an officer."

"Why, I didn't tell you anything," said Sharp quickly. "Count that, Mr. Eadbrook. Eight hundred."

Eadbrook ignored the money that was pushed toward him.

"He isn't an officer!" he insisted. "He isn't even a director of the Eastfield National. What do you mean?"

"I haven't said a thing," replied Sharp defensively. "You can't quote me on the subject. I say you can't beat that old gentleman, that's all."

EADBROOK took the money from the window, went over to a desk at the side of the room, and counted it slowly. Four times he counted it, and each time he made it come a different total. About half way through his count, he became absorbed in this new phase of Ezra Mudge's activities. It explained why Ezra did not care to have a bank established in Boston! And Eadbrook had had such a delicious satisfaction in banking his own and the boosters' money in the Eastfield National instead of using the Rochester National, a more accessible and larger bank, four miles south of Boston, but avowedly controlled by Ezra!

For a moment Eadbrook felt a dull hopelessness. It was a trivial matter, he knew well. A matter of four thousand dollars deposited here or there was of little importance to anybody, as a practical matter of finance. And yet, it showed with grim clarity how this man had hemmed them in, reaching out the tentacles of his power in all directions.

Eadbrook counted the money once more, and, by straining all his nerve and fixing his entire attention on the money, made it come right hundred. He stowed the bills in several pockets, put the silver in an old-fashioned leather bag that he had inherited from his father with the shoe store, as a relic of days when banks were fewer and farther between, and left the bank.

BUT he did not go back to the station. He walked up and down through the Square of Eastfield several times, revolving this banking situation in his mind. It rankled in him. When a man's nerves begin to go ragged, little things begin to look big. And what at that moment looked like the biggest thing in the world to Eadbrook was the fact that he had been bamboozled once more by Ezra Mudge.

He went back to the bank, and jolted the brisk Mr. Sharp by saying: "I think I'll change my banking arrangements."

"You're joking!" said Sharp—with a feeling, however, that Eadbrook was not in the least humorous, and that somehow a young person named Sharp had put his foot in it.

"Joking?" was the retort, without any perceivable glimmer of fun. "I guess not. Let's see how the Association account stands—and mine too. I'm through with *this* bank."

At eleven-thirty o'clock Eadbrook entered his shoe store. He went directly to the safe, unlocked it, and began to unload the money from his pockets. "By George!" he said to himself, "I suppose I'm a fool to carry so much money even from Eastfield to here, but I'm not going to be played for a sucker all my life!"

When he had rid his pockets of the last of the money, he slammed the door of the safe and gave the combination a twirl.

"There!" he exclaimed, with relief, "there's *one* bank that isn't controlled by Ezra Mudge."

"TO come right down to brass tacks, Mr. Starr, Eadbrook's no better than a wooden man." It was Joel Tibb who was speaking. "He's love-sick, or something. He walks around like a dead one. I don't

Continued on page 17

"The door of the safe was hanging limply, held by a lower hinge. Eadbrook pulled out a box—it was empty."

No, Thank You: We Prefer Our $8

Triangle

SOMETIMES, when we go home Saturday nights and hand our envelop with $8 in it to our wife, we sigh and wish that our mother had beaten in our face with a flat-iron when we were young, so that we would be funny-looking and could get $670,000 a year, like Charley Chaplin. Then again, when we see pictures like this of Charley's brother Syd crawling along a girder four or five hundred feet above the pavement, we clasp our wife to our bosom with one hand, and our $8 in the other, and say, "Content."

Keystone

Thanhouser

IT sort of gets on our wife's nerves, too. The other night we came home and found her standing on the ironing-board, about to do a dizzy leap to the fireless cooker. "Where are you going to, my pretty maid?" we asked. "Going in movies, sir," she said. Come to find out, it was this picture of Helen Gibson leaping from a hand-car to a dynamite train that had broken up our home.

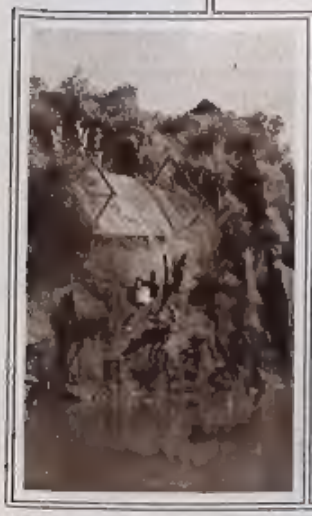
THIS is a real old chimney—nobody has been caught by a lightning-rod agent in the past ten years. The gentleman about to plunge the other into the obituary column is an honest steeplejack whose girl has been wooed away from him. Of course, the camera will be stopped and a dummy substituted for the drop. But still— The moral is, "When in love, keep your feet on the ground."

Universal

OUT in 'Frisco lives pretty Ella Hall, owner of the Master Key Mine. Just at this moment she is held a prisoner by the villainous foreman. And who is rushing to save her? Why, Robert Leonard, our hero. (You can always tell the hero by the broad-brimmed hero-hat.) Just as the dynamite explodes, destroying the bridge, he leaps from his rusty car and saves himself. It cost about as much as you and I save in a year to fix this bridge up so that Robert could be a hero.

Bowley

FRANK R. STOCKTON once wrote a very thrilling story called "The Lady or the Tiger?" Here is the lady and the lion—a real live lion: one—count him—one. The lady, Anna du Lisle, has just this minute escaped from an angry band of Voodoo worshipers, only to find herself menaced by this savage beast. She escapes, but we might say, in passing, that they don't always escape. There is more than one broken arm and badly chewed leg in the movie camps because some time lion stopped yawning a moment too soon.



Universal

EDDIE POLE (aptly named) rides his horse off this cliff, and so saves Grace Curran from the villain's clutches. The cliff appears to consist of scaffolding and lumber, but that didn't prevent the horse from breaking his neck.

Triangle

IT was not our intention to have two pictures of Syd Chaplin on this page, but when we learned of Charley's new contract, we said to ourselves, "Poor fellow (meaning Syd), we will try to make it up to him in publicity."

BAD enough to know that you are to be tipped over into the rapids any minute, but worse to hear the loud, uncouth laughter of the camera men. Here is Rene Delling about to suffer this double agony. Good night, Rene; good night, Syd; good night, Helen Gibson. We've enjoyed the show, but now we are going home to take off our overcoat—on which we have only $7 more to pay—and turn into our little bed. You get large salaries, but you earn them: we get only $8, but at least we can roll over in bed without having to call for lieutenant—and that's something.

Mutual

ANY one can make plaster stick, but it takes a fighting John Bunyan to make plasterers stick. The John Bunyan of to-day is the dominating force that keeps 3500 journeymen plasterers on the job. He makes a pilgrim's progress every day—down to work, and back home with the ham-and for his five little Bunyans. He has never written a book, he says; but then, he has never had the advantages of the other John, who was given several quiet years in jail.

EDWIN BOOTH—what memories of other days that name recalls. And does Edwin Booth still wave? No, he still weighs. He is weigh-master on the docks. "To be, or not to be!" his namesake was wont to repeat. "Two beers, or not two beers," we said to Edwin. At his request we suppress his reply.

PETER ROMANO[illegible] way to get a thing[illegible] revolution broke out[illegible] on his sleeves, and no[illegible] The present Peter Ro[illegible] was deeper of a sea[illegible] the Russian bears to [illegible]

The[illegible] Will L[illegible]

ACCORDING to certain very religious gentlemen, the great Scotch poet's name was also his epitaph—Robert Burns. That, they say mournfully, tells the whole story. The present Robert also writes poetry, also writes novels at night. He enjoys a somewhat less poetic reputation than Robert the first, but his reputation for sobriety is much better.

Photograph from George Weiss

WHEN Jenny Lind was taken to the Director of the Royal Opera in Stockholm, he exclaimed, "What, has that auto thing? See what fool she has." Yet a few years later Jenny received $1000 a night for 150 nights' singing in America. Jenny Lind of Chicago does not receive that much; but more people have waited open-mouthed for her appearance than ever waited for her deceased namesake. She is a waitress.

Photograph from E. H. Mishkin

NOT every man would have the nerve to offer Ellen Terry $15 a week for her services, but that is what this girl's employer did—and got away with it. The Ellen Terry that you see before you could never hold a great audience breathless just by reciting well known quotations from Shakespeare; but, on the other hand, the original Ellen Terry herself couldn't pound out one hundred words a minute on her Remington without misplacing a single comma. It all depends on where your talents happen to lie.

Photograph from E. H. Mishkin

Photograph from I. K. [illegible]

"FIRST in war, fir[illegible] Rast," is the m[illegible] years a street-car co[illegible] he has never told a li[illegible] the famous precept [illegible] hearts are with you. [illegible] Yankees, as we could [illegible]

Names Forever

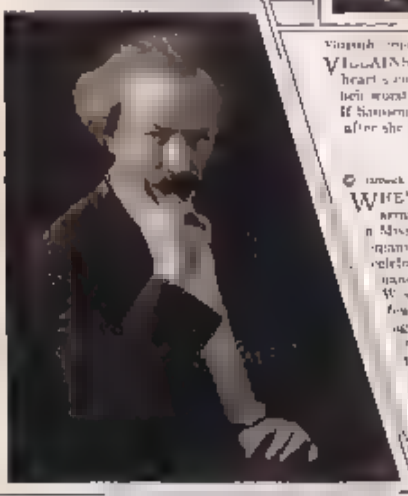
Is That Dimple on Your Chin Insured?

Photograph by the International.

THE girls whose faces are their fortune—do think but most of them carry their fortune around in plain sight and absolutely unprotected! Let them take a lesson from William Farnum. If some day a matinée girl bites a scar into his manly cheek or a jealous rival lands an upper-cut there will he worry? He will not. He will step down to the insurance company and collect $100,000—the amount for which he policied up his features.

Photograph by International Film Service.

THE Austrians mistrusted Pasquale Amato as a suspected English spy. In vain he protested that he was Pasquale Amato, the great! He stripped forth from his cell and sang arias from various roles. Alas! That was enough. The curious thing is, if you had a voice that could get you out of jail and into Carnegie Hall, you might be worth a fortune of thousands—you would probably carry a $50,000 insurance policy on it, at least.



Photograph by International Film Service.

VILLAINS may grab Mary Anderson of Louisville simply by her hair or her heart's content—or what you may say of a short-sighted, near-sighted, cross-eyed, one-eyed, bow-legged, knock-kneed, pigeon-toed, splay-footed, double-jointed, hump-backed, web-fingered, six-fingered, six-toed, double-headed, double-bodied, double-tongued, double-crossed, double-dealing, double-faced, double-chinned, double-breasted, double-barreled, double-entry, double-quick, double-header, double-cross, double-jointed, double-dyed, double-distilled, double-action, double-acting, double-edged, double-ender, double-decker, double-dealer

Continued from page 8

Joel added with the gratified air of a business man who contemplates the troubles of another business man. "I

Starr got up and shoved his hands deep in his pockets walked to the window of his and looked out. He rubbed his collect vely Then he took a resolution and strode across the room to a push but-

A few moments later Joe "Howdy Mr. Tibb" Starr!" he saluted. "K nd weather, ain't it?"

briefly "Sit down."

Lone "The time has come for you to make

take anything that didn't belong to me," began Joe.

"Let that go," interrupted Starr. "Tin-

"I'm afraid, Mr. Starr!"

now."

don't get into trouble. Go on now."

BUT Joe Tinker of being really alarmed

muttered. "He's got an arm that reaches

him, no matter where I was. You couldn't save me. Nobody could."

Starr glanced at Joel Tibb.

"You see," he whispered to Joel, "I was right He knows something. Go on Tinker. Out with it!"

you any more trouble. I don't want to make trouble for nobody. And I don't

Answer me this question, Tinker,"

thing like that?"

what poor folks can't get away with. I

Joel was open-mouth.

"Why don't you tell it, ye fool, if you' got anything to tell?" he shot at Joe. "Mr Starr told you he'd look out for you."

"If I could have a few more days pleaded Joe. "Just till Monday There

It was a long time ago. I want to get it

soiling. "I can't bear to hear it. I can't into town.

"Shan we keep him a few more days?"

"I guess we better," answered the

day. That's the limit. You can go now "

said. "If it's only something that will land him in jail!"

Starr quickly "There's the girl, you

we want is the upper hand. That will suit our purposes. And we want the girl to have her rights."

AT moment the girl herself was sitting in her room in the Madge being from an unknown world.

Aunt Lyddy was rocking back and forth in unwonted agitation, stopping now and then to fan herself and declare,

"Why, Aunt Lyddy!"

eyes flashing. "He had no right to drag

"I never knew you say anything like that—never!" exclaimed the girl. "Father

"I s pose he does mean well. But he's

more. If you love Walter Eadbrook,

tonished eyes upon her companion.

you talk like that.

I didn't sleep a wink, thinking about it

won't be trod down any more."

The little old lady showed such unusual agitation that Louise rose and went to her and put her arms around her neck.

"Do you really think I ought to do what you said?" she asked tremulously.

done. And then I know what I'd do if I were you and there's nothing unwo-

the shoe store and have a little talk with

that."

the girl, kissing her.

Louise Searles went about her work she had not ing time. It seemed unreal. She could hardly believe that this little old lady who had all her life been a model of patient obedien who had had no were not Ezra's opinions; who had seem-

the altar of domestic tranquillity had

I

"You never could guess! You never *could* guess!" she cried to her friend. "It's the most amazing thing that ever hap-

soon! You'll stay and have supper with me, Lou, and then we'll go downtown."

"We'll stroll around and visit till about You stay with me to-night then it won't make any difference what time we get in."

THE weather has cleared in the afternoon took long rain breaths. For Saturday night is vis the business enterprises of a country

was a noticeable difference. The rolling holiday spirit was even more apparent

"Dud" Gillette dropped in at Mr. Edmonds' jewelry store, wearing a cynical smile.

"Not much doing, eh?" he answered.

"I guess we ought to have another car-

"So's the fakirs can take the rest of the

"D'ye think— he began.

"Do I think?" was the scornful inter-

"It pose he does. But he's

about lack of trade. For one thing, he the direction of the door Then al

Association money, together with his own, down to a bank in Springhaven, twenty miles away, the first thing Monday.

A little before ten o'clock two customers straggled in. Neither of them paid cash for the goods.

At ten o'clock Eadbrook told his young

business the shoe dealer could remember

lighted a cigar. His thoughts reverted to the events of the past week, and, taking them as nearly in their chronological order as he could reconstruct them, he had just about reached Señorita Catarina when the door opened and a young woman en-

She came toward Ead

observed first that her eyes were red. She

same."

"Well, what do you think of that now?" gasped Eadbrook. "I was thinking about

"Tell the truth, now," she

right. You remember I said it w

"Yes," she answered.

She stood and looked into his face with

amazed steadiness he had observed in her

slowly from one point to another in the store. She picked up a blotter from the desk and fingered it nervously.

way," she said, with a strange solemnness. "We're square, isn't we?"

was so won-

you," she went on, as if trying somehow to put the young man in the wrong. And she lashed herself into an unaccountable anger by adding: "I'm no fool. See?"

"I didn't say you were," he insisted.

I offered

now."

the eyes as he said

He saw her lower lip quiver and her full

your face and

way

insisted, and her strangely hoarse. "You do trust me?"

I,

His eyes opened wide, and he suddenly

chalang. "Yes

much. Certain circumstances

"I don't want to know don't tell me," she interrupted again. "It's on the safe?"

"Yes," he replied, stepping over to the safe, the door of which was ajar. He swung the door outward and tapped upon all the boxes with his

"You can see how I trust you," he said. honest town, Miss Higgins. You needn't

Stealing chickens is about as high as the one of Boxton people s nothing big here in Box

came back again a little unsteadily and held out her hand.

Eadbrook "Sounds like somebody's getting killed out there!"

There was a hubbub in the street just outside the door. A man was shouting at the top of his voice, and other sounds indicated that something in the nature of an old-fashioned street row was in progress. Eadbrook ran to the door. The air did not budge.

Soon the young merchant came back.

Nothing but a Saturday night scrap," he reported. "Somebody's got too much liquor in. Why what's the matter Miss Higgins?"

The girl was standing rigid facing him, with her face paper-white. Her back was to the safe, near which he had [illegible] standing and her hands were [illegible]

"Good-by," she said broken[illegible] "You [illegible] but you may hear from me. Yes, you'll hear from me. If anything—I mean, whatever happens, don't pass judgment on me right away Mr Eadbrook. Give me a little chance to show what I was like *inside*."

He took the cold hand that was limp in his, and when she drew away from him as if to flee, he detained her firmly.

"Wait!" he told her. "I'm going to close up. You can't run away like that. I don't get at what you mean at all. I want to know. I'll walk down with you to where you're stopping."

"Oh, no!" was her reply uttered hastily. "You mustn't do that."

EADBROOK had turned off one set of lights. He emptied the little box till, gazed ruefully at the meager contents for a moment, and then thrust the money into his pocket. "See that chicken-feed! How'd you like to run a store in Coxton?"

Then he slammed the door of the safe and twirled the handle.

The girl was watching him narrowly all the while. As he shut the door of the safe, she heaved a sigh that was painfully audible. She stood at the door while he turned off the remaining lights. Then, as he waited for her to pass out she turned quickly upon him grasped both his hands and pressing his from against his shoulder burst in to tears.

"Poor [illegible] Eadbrook murmured [illegible] [illegible] [illegible] [illegible] help you."

THERE was a startled exclamation outside, and Eadbrook gland[illegible] the shoulder of the girl who lay cold and quiet in his arms, saw two astonished faces looking in the door at him. [illegible] were two faces that half an hour ago would have given much to see, and at the moment he would have given twice as much not to see. He was looking helplessly at Louise Searles and Katherine Burbridge.

Eadbrook could do nothing [illegible] leading irony of the situation made even words seem ridiculous. He was condemned to stand there, during that awful moment silent, and wait for action on the part of the two young women.

He had not long to wait. He saw Louise search, almost blindly for the hand of her companion, and say "Come!" He saw an agonized expression of pity of disgrace, of disappointment, reflected on the face of Katherine, and he heard her whisper, "Yes," and they melted from his view.

"We'll go," said Eadbrook in a voice that sounded to himself as if it belonged to another man a hundred yards away.

The girl straightened up and went out. Eadbrook's shaking hand found the keyhole at last, and they went down the main street without a word, together.

When Eadbrook got to his room [illegible] that night, he took off his collar and tie and flung them on the floor. He, most scrupulously neat and careful of young man, flung his collar and tie on the floor! The room seemed stifling, and he opened all the windows. Then he sat down.

He put Louise resolutely out of his mind. But a flock of other questions bore down upon him tumbling, whirling against and over one another.

What had Rose meant by asking him about the money? What did she mean by saying, "Give me a little chance?" A chance for what? What was she afraid of?

It occurred to Eadbrook that he had been a fool to tell her that he had so much money in the safe. But why? What harm would it do? And yet why had she wanted to know?

He wondered immediately if he had locked the door of the store. He had had the key in his hand—that he could remember, but had he actually turned it in the lock? Had he turned off the lights?

He decided that he had better go down to the store and see. It was two o'clock. He had just heard the town clock strike, and he was peculiarly rejoiced to discover that his watch was the same. It was a relief to be assured even on such a small detail.

A FEW minutes afterward the young man was hurrying down the shaded street. It was dark and still, and his heels made a resounding clatter at each step. When he came out into the [illegible] the top cement [illegible] It gave him confidence, that sigh.

It gave him more confidence when he reached the steps of his store and tried the door. He had locked it. There was a high burning moon. He felt better. Yet he thought [illegible]

Eadbrook opened the door [illegible] The first thing he noticed was a peculiar odor—a dusty and pungent odor [illegible] if the store had just been swept. There was, too, a heavy metallic smell—something like the iron-filings odor at the wheelwright's shop, but not nearly so pronounced. He turned on the lights.

With a tremor at his heart, he observed that a rug that should be under his feet where he stood was gone. A footstool, which had certainly been left on the floor was upside down on one of the rugs.

Instantly Eadbrook ran back to the safe which stood beside his desk. The rug that he had missed, and several other small rugs, were piled up in confusion beside the safe. *And the shattered door of the safe was hanging limply outward, held by the lower hinge.*

SOMEHOW he [illegible] extraordinarily cool now. He calmly pulled out the box—the box that held the little bundles of banknotes withdrawn from the Eastfield National. It was empty—save for a few insurance papers and a note taken from a farmer a year before, very nearly worthless.

Eadbrook shoved his hands deeply into his pockets and surveyed the ruins with apparent calm for at least a minute. Then he walked back to a window in the rear of the store. It was a good guess. One light of glass was gone and the catch was [illegible]

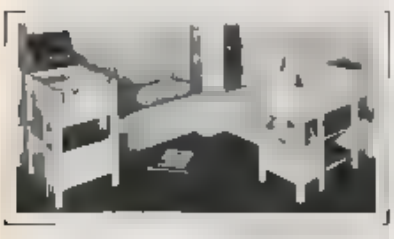
There was a mirror hanging beside this window. Eadbrook looked into it and saw a face that at first he hardly recognized as his own. He tried to smile; the face in the mirror merely grimaced at him.

"You poor fool!" remarked the young man to the person before him. "What did you expect? You invited them in. You told them where the money was. Why shouldn't they come and take it?"

He went to the telephone and called Central.

To be continued next week

She Sits on Soap-Box Chairs



Practically every stick of furniture in the apartment of Louise Brigham is made out of soap-boxes. When you're saying up your scrappers, don't forget the box the soap came in

SOAP-BOX chairs sound dangerous. But Louise Brigham, of New York City has them just the same. Miss Brigham has a unique little apartment whose five rooms are completely and attractively and comfortably equipped with "hand-made" furniture and every one of the wooden pieces, with one exception, was made from ordinary boxes.

Louise Brigham some years ago was an art student studying in Vienna. Christiania and Paris. But before that she had gone from her New England home to Cleveland to do social service work and there she had found a certain need for attractive furniture. So she executed designs in soap-box materials. As the ordinary joining used by cabinet-makers would not serve for her light, thin wood, she was obliged to invent an entirely new method of joining—which she did and [illegible]

Three years ago she furnished her first New York apartment, for which she made every article of furniture with her own hands. Strangers came to scoff and remained to admire and learn. She exhibited a model [illegible] at the [illegible] New York [illegible] [illegible] office [illegible]

her the use of the old Gracie Mansion, in the Carl Schurz Park, on condition that she teach her art to any who might wish to take lessons. This was exactly what Miss Brigham wanted. The long deserted old house was opened. Curious [illegible] there were no set classes nor "hours," were eager to begin "making things" at once. More than 300 boys used the "shop" the first year.

By this time Miss Brigham was moving into her new apartment [illegible] the river [illegible] boys wanted to make all the furniture for her new home. Disposing of her old pieces, she designed new ones and every article of wooden furniture in her five rooms—executing one carved hand-wood chair that she made in her wood-carving days—is the handiwork of some one of her boys.

What Is a Bad Boy?

IT cost Floyd Starr of Albion, Michigan $5000 to prove that a bad boy is a good boy. Even if he has been guilty of arson, is a chimney for burning tobacco as an profane as a cow-puncher and as mischievous as a mouse, he is still a good boy, unless his mind is subnormal or his body diseased. Starr proved it fifteen times, with fifteen boys, the first year he tried, and found it more fun than anything he had ever done before.

Starr was a lecturer during his college days, and made enough to pay his expenses and save a thousand dollars before he graduated. When he left school he stepped into a $5000 job as general manager of a sanatorium in Chicago, and after working at it long enough to save $10,000 he quit, invested his savings in a forty-acre farm and built the Starr Commonwealth for Boys. Starr had no particular idea as to where the support for his Commonwealth was to come from but that [illegible] failed to deter him.

Starr wanted bad boys—the worse the better. He found them here, there and everywhere in the State. Police authorities [illegible] boys, destitute parents [illegible] agreeable youngsters parted company with their offspring with a sigh of relief. One boy made his own application, and his record was found [illegible] to be sufficiently [illegible] to admit him.

Starr made no exception because of badness. [illegible]

Are these boys a wicked-looking lot? Answer, they are not. But they were once. There was a time when each of them was a cigarette smoker and [illegible]

[illegible] Commonwealth is not an institution, but a home. In the evening there are romps and sly visits to the doughnut [illegible] ween stories. Then come prayers and bed-time. All the boys have birthdays too, and they're celebrated. One little fellow with no parentage [illegible] and no birthday on record admires Lincoln, so they gave him February [illegible] birthday—his mad Lincoln's.

Here are some of the Star Commonwealth rules:

[illegible]

All boys are good boys.

Mischief is improperly directed energy. Give a boy a useful task and he'll never get into mischief.

Boys are not [illegible]

Boys are gruff sometimes, but they have hearts as soft as a girl's. Love them.

The farm has been cut up into garden plots, and each boy has his own garden tract. One of the boys is the "bean boy," another raises potatoes. Each little fellow tends his own crop, and one of the older boys—a merchant prince in the making—hauls away the garden truck and sells it in near-by towns. The money is credited to each boy's account. And then when he needs shoes or a dress-suit out of the drawers he gets actual money from his crop fund and buys them himself. No hit-or-miss clothing purchases; every boy makes his own selection.

The Lion and the Countess

By AUSTIN GILL

Illustrations by George Hunoenberg

I CAME back to New York for two reasons. One of them was that I wanted to startle people with the news that I had made a lot of money. I called first on my cousin, [illegible] Briggs, whom I discovered now to be a Mrs. Manton. I found her living in a regular mansion on Riverside Drive, with a whole flock of servants in dress suits; but she greeted me with all the cordiality I could have wished.

"Ten years!" she exclaimed when I reminded her how long I had been away. "What have you been doing?"

"Been in Africa," I answered. "I worked and have [illegible]. Some friends got mixed up in a gold-mine deal a year ago, and it turned out to be good, and now I have no plan nights on ways to spend my money."

I paused for [illegible] worth a cent.

"But you work in a bank," she said. "Everybody around here works in banks. Why in the world, if you went away to Africa, didn't you do something into [illegible]?"

I was nettled, very nettled. So she thought making money in a gold [illegible] wasn't interesting! But [illegible] bank in South Africa had given me a lot of spare time, which I had used to advantage [illegible].

"Did you ever hear of Jerum Crumbpacker?" I asked. Her eyes bright[illegible]

"Jerum Crumbpacker the lion-hunter? Of course I have! Everybody has [illegible] world. How I should like to meet him!"

"Well," I said dryly, "you have. I am Jerum Crumbpacker."

The effect of this statement greatly exceeded anything I had hoped. Louise looked at me with positive awe.

"You?" she ejaculated. "Tommy Briggs, why didn't you tell me before that you killed [illegible]?"

"Because I don't," I answered. "Never killed a lion in my life. Never saw a lion outside of a cage, and never want to. I made up those stories in a hall bedroom. Motive, ten dollars a week paid by magazines if they knew in South Africa that I was writing such rot about causing wild lions to scrunge under the power of the human eye; they would run me out of town."

My confession seemed to dampen Louise's enthusiasm. She drummed with her fingers on the arm of her chair and gazed abstractedly at a corner of the ceiling.

"I suppose you came back here to get married," she said suddenly.

I'm afraid I flushed a little, not being prepared. As a matter of fact, that was the other of my two reasons for coming back.

"Have you any one in mind?"

I shook my head, without realizing how far I was committing myself.

"I think I can use you," began Louise, and she unfolded a plan that amazed [illegible].

HER husband had recently presented her with a camp in the Adirondacks, and camp being about the size and having all the appurtenances of a European palace. Next week she was to give a house-party to a couple of dozen of the cream of society, and had arranged to have a noted arctic explorer [illegible] who limped from the supposed loss of frozen toes, as guest of honor.

In order to make a success of a society house-party, she explained, it is necessary to have some noted eccentric or extraordinary person along to furnish a subject of and for conversation.

This arctic explorer on whom she depended so much had suddenly and very inconsiderately started for Alaska, after she had made all her plans. In desperation she had obtained the services of a countess; but that was a poor substitution for a real explorer. And would I go and save the day for her as the only and original lion-hunter, Jerum Crumbpacker?

In return for this service she promised to see that I met all the nicest girls in New York, and would do what she could to help me find one of them that South African would be a wonderful place to spend the rest of her li[illegible].

I finally consented. I tried to make it plain that what I did was because it would be rather good fun to act the part of Jerum Crumbpacker. If Louise should later [illegible] to introduce me to a few debutantes would be grateful, but I hoped she would not consider herself under obligation[illegible].

LOUISE thought I would create more of a sensation if I arrived after the rest had assembled. Consequently, when I was driven up to Purple Pines, I found the party gathered on the por[illegible]. Louise had asked me to dress my part, [illegible] wore a broad-brimmed felt hat—quite the broadest I could find—with a braided leather hat-band. The other distinguishing marks were my waistcoat and watch-fob. The former was a striking mixture of bright reds and bright greens, and in my trunk I had some even more startling [illegible] in an enormous tooth pa[illegible] [illegible] loaded down with [illegible] cartridges and shot and buckshot, with [illegible] and neatly filled with [illegible] papers, and conspicuously among them was a folding bath-tub. Louise had explained that my ideas of camp life were very primitive, and only after long argument was she able to prevail on me to leave my guncases and hunters behind.

I must admit I made quite a hit. Even the men showed me a lot of respect, and the women idolized me. Even the Countess Irma, the original substitute for the a[illegible], was a rival attraction, made me feel that she considered the one of the bravest men in the world.

I was unpleasantly impressed with the reputation for fearlessness that I had given this Jerum Crumbpacker. But I put that way when writing. Ordinarily I am a very modest man, [illegible] chances with my pen that no sane man would think of taking with his life.

It was unfortunate for me that I did have a more critical audience. To see those wild faces entranced in my South African hall bedroom unconditionally believed made me literally swell with pride beneath my gamey waistcoats, and inspired me to still wilder flights of imagi[illegible].

One of my favorite topics was the power of the human eye, meaning particularly my own eyes, over an angry animal. Time and again, when firearms were lacking or rendered useless through want of ammunition or opportunity, [illegible] I had saved the lives of myself and my party by gazing fixedly at the hungry [illegible] [illegible] and the habit of staring fixedly at some one of my listeners while I spoke also and sometimes was able to make them quite uncomfortable.

The most attentive and constant of auditors was the Countess Irma. She possessed an graciously imperious manner of the true nobility, and was one of the most attractive persons I have ever met. Had I attended the house-party as plain Tommy Briggs, I know I should have been deathly afraid of her, dumb as a piece of putty in her presence. As Jerum Crumbpacker I was the opposite. I always made sure she was present be[illegible] telling my best adventures, or rather I [illegible] and began to show a marked partiality for her society.

off and a quantity of the pepper was blown in my [illegible]. The pain was terrific.

It was natural to expect that here I would encounter keen competition, for hitherto a constant accumulation of men [illegible] her vicinity and attested to her popularity. But upon making apparent preference I found my way [illegible] markably free from obstr[illegible].

I had underestimated the effect of my tales upon the men. But finally I was convinced that it was because of my self-made reputation. Some thought they would have no chance of competing in a flirtation with so noted a person, and the rest were actually afraid of me.

This sensation of power was as pleasant to me as it was unaccustomed. I took advantage of it to glare more fiercely than ever at a few of the smaller men. I pretended that I was getting restless, that this quiet life was boring me to extinction, [illegible] that I craved the excitement of mortal [illegible].

I overdid it to my sorrow.

We [illegible] group on the porch. Conversation [illegible] and I made the remark that [illegible] a fine afternoon for a lion hunt. Mrs. Van Allen, a quiet little [illegible] of respect to my stories, answered [illegible]:

"You wouldn't really like to spoil his afternoon by killing lions, would you, Mr [illegible]?"

I looked at her and laughed easily.

"I hate to sound so bloodthirsty," I said, "but I really should. You have [illegible] idea how the habit grows on one. I think [illegible] like a taste for drink."

[illegible] do just as well?" she asked. "Or would [illegible] actually to kill him to get any [illegible]?"

"Oh, I'm not particular about the killing part," I answered lightly. "It's merely the danger that I find so exhila[illegible] and subdue him without using any weapon whatever. In fact, I think I should rather meet him that way."

"It would be very kind of you to do it, if it wouldn't be too much bother," was the unexpected reply. "I have just heard that my pet lion, Lord Bobs, went on a rampage yesterday and nearly clawed [illegible] arm off my head gardener. They say the poor fellow was lucky to escape with his life. Lord Bobs is still behaving very queerly, and none of the men dare go near him. It's only fifty miles to my home at Brightside, and we could ride over in the morning, you could easily Lord Bobs in the afternoon, and it would be a pleasant moonlight ride back in the evening."

This crash out of a clear sky left me [illegible]. On all sides I heard clapping of hands and cries of delight at the prospect, and then came a pause.

I had the presence of mind to murmur [illegible] at which the ap[illegible].

Then Louise, who had tactfully gone inside, called me from the house, and I was able to make a temporary escape.

Here was a pretty how-de-do! What now of all my bouncing and swaggering? I followed Louise to her room, and as soon as I could control myself I began to gi[illegible] for she was to [illegible]

[illegible]noise was almost as perturbed as [illegible] protested her innocence. Nobody had ever told her about a menagerie at Brightside, and she never had dreamed that a quiet little woman like Mrs. Van Allen could have a lion for a pet. A[illegible] [illegible] guests thin[illegible] [illegible] you had been [illegible] dear with just an imitation [illegible]on-tabby.

It appeased me a little to learn that Louise was not in the plot, but I didn't like her attitude as to the result of this complication. It struck me that she might have been a little less concerned over her own reputation and more thoughtful of the terrible thing it meant to me. [illegible] refused to meet Mrs. Van Allen's Lord [illegible] Countess runs think."

I HAD thought of the Countess the minute Mrs. Van Allen mentioned the lion. The rest of the house-party somehow didn't matter at the idea of the Cou[illegible] [illegible] discovering [illegible] add me mi[illegible] [illegible] and of Lord Bobs.

"I suppose you had better leave tonight," said Louise, not reading my thoughts. "I can say you were suddenly taken sick, or called away, or something."

I waved my hand in disgust. I knew nobody would swallow excuses like that.

"Nothing doing," I said. "I'm going to stay and see this thing through."

Louise grabbed my hand with [illegible]

"Oh, Tommy!" she exclaimed. "You

don't know how splendid of you that
And be. You really are brave!"

Her words thrilled me, but I didn't want her to get a wrong impression.

"Hold on," I protested. "Not so fast. If you think I'm going to get eaten up by Lord Bobs just to save your reputation

mistaken
to run until I see there is nothing else t
This talk of a lion at Brightside may be a sort of counter-bluff on in part of Mrs. Van Allen, to see if I am a
nter or will ride at it

and maybe there isn't any

This suspicion that Mrs. V might be merely testing me had just occurred to me, and it did a lot toward bringing back my courage. I had scarcely noticed her before, and she might be doing it out of spi

And, even if she did have a pet lion at Brightside, the chances were that he was old and decrepit, rescued from some Home for Aged Circus Animals, with about as much fight left in him as a sick sheep. I had read lots of stories where rumored raving lions had turned out to be this kind, and in that case I might
him with a willow whip and
and more of a hero than

I drew a mental picture of myself standing alone in a cage, with my foot on the head of a sick lion, smiling coyly at the applauding Countess and the rest of the house-party. Just to think about it made me feel a hero. In the secureness of my meditation I hoped that Lord Bobs wouldn't be so very sick—not sick enough to be noticed by anybody else.

What if he had broken his arm off the head gardener? The very fact that Mrs. Van Allen let her gardener take care of him, and didn't employ a regular licensed lion-tamer was a good omen. If the truth were known, it would probably

getting his arm bitten off than the poor sick
He probably slept with him on cold nights, and came in intoxicated and stepped on his tail, or something like that. I began to pity old Lord Bobs, and decided to leave even the willow switch outand treat him kindly—scratch his ears and talk to him like a friend. You bet I wouldn't step on his tail. That
lived

AS I look back now on the bravery I showed before had won the lion I recoiled in rage now with my bare hands. I am filled with wonder. I can find but two
for my
nfidences. (1)
under the influ
of my hypnotic eyes alone, Lord Bobs, a lion whom I had never met would lie down meekly and grovel at my feet. One is that I had
tamer so long that I had actually become possessed with so
his fictitious courage. The other is that I had already fallen in love with the Countess, and the joy of the sensation
made everything look bright.

Whatever it was when we arrived at Brightside and all strolled over to the big stone
double cage that confined Lord Bobs, I received a jolt that effectively brought me back to my senses. I realized that I was just plain "I" Briggs, and that for me some things were impossible.

There was nothing sickly or old or decrepit about that lion. He was the healthiest, slickest specimen I have ever seen. And if he wasn't the biggest, he certainly looked it to me. He stood up and yawned as we approached, and my head would have fitted in that mouth like a marble in a pool-pocket. Then he looked us
carefully and—to my horror he picked out of that whole crowd and began to glare at me.

I knew I turned pale, and shook. I must
our fainting. My knees began
trembled a bit. I knew right away, when I looked at those
of Lord Bobs' than there is
truth in the stories about the power of human eye over ferocious beasts
power was all on the other side.

How he knew that I was a rival in the lion business I have no idea. But I was certain that he did, and that he despised me as the rea thing despises an imitation. If he ever got me inside that iron cage wouldn't do a thing to me—oh, not! I wondered how the gardener escaped with only an arm. The chances of
enjoying that moonlight ride back to Purple Pines looked awfully small.

Luckily no
were all inspecting the

I HAD been gazing
eyes for some time, when suddenly I felt a horrible fascination come over me. I am sure that it was only this fascination that saved me from running away and
g myself right there
nised of the others up
outer cage in a sort of trance
and Bobs walked forward to meet us, lashing his tail sides with his tail. Close to the bars, we both stopped and looked at each other, a scant five feet separating us. It must have been quite a sight for Louise's house-party.

Lord Bobs reared up on his hind legs and swung at me with his right paw. Why I did not spring back I do not know—probably because I did not have the power. I felt the wind from his paw but he missed me.

He was bad—Mrs. Van Allen had not

"Please! I've not going to let you go in there alone. I'm going with you!"

been misinformed as to that. I unconsciously calculated that if I were inside that outer cage, and leaned close against the bars, I would just barely be out of his reach.

While I was standing there made up
mind on one point. I wasn't going inside that inner cage that afternoon for
ans house-party, even if it meant overand my disgrace. Life was too sweet.

But I was not
he allowed to stay there and med
day. Mrs. Van Allen walked over and asked if I wished to tame Lord Bobs now or would I have luncheon first and attend to him afterward.

I replied that I preferred luncheon first. I might have explained that if I didn't have it first I never would have it, for I had changed my mind about doing any lion-taming that day. But I didn't. I hoped that by gaining a little time I might
graceful excuse or
I was determined to stick to my bluff to

LUNCHEON was served on the lawn in the shade of a huge oak. There was a pleasant breeze blowing, and I
on my windward side, a coincidence for which I was extremely grateful a few minutes later.

I was somewhat preoccupied, which was natural under the circumstances, and bouillon was served, and I toyed
ously wishing that I had
it me that I could slip into it.

Louise was having trouble
h a pop-
baker, pounding it on the table
a fuss. I turned to remonmy nerves,—when suddenly as she was shaking it violently the cover came off and the wind, aided, I think, by a slight puff from Louise, lapped a ge
tity of the stuff in my eyes.

The pain was terrific, but I could have shouted with joy. Louise, bless her soul, had come to my rescue in the nick of time. I knew I would be in no condition to hypnotize lions that day.

was administered amid mur-
had been thorough
ral whether perhaps
too thorough, and whe
been better to be branded as a coward than blinded permanently by pepper.

But finally, with the help of a hastily
moned doctor, the last grain was removed, and a cool bandage over my face
some relief. My eyes were ter
turned. I was cautioned to wear the bandage for at least two days. If I was careful, and did not
them too soon, there would not be the slightest danger.

I promised faithfully and would have promised more. I was feeling fine. Life had become worth living again. I couldn't even see Lord Bobs as we started for the automobiles.

BACK at Purple Pines, I began to feel like a real hero again. The calm manner in which I had inspected Lord Bobs made quite a hit, and I did all I could give the impression that I was
y sorry to have been cheated out of
nument by the un-
, eldest at luncheon. With a little luck it should have been my own

eaceful termination.

The plan that my reason told me to follow was simple enough. I must have a fictitious telegram sent to me from somewhere—South Africa if necessary—demanding elsewhere so urgently
e forced to comply.

Nobody now would say I was running away, not after I had gone boldly up and stared at Lord Bobs, and been prevented only by accidentally

carry out this excellent program.

not bring myself to say good-by to the Countess Irma. Our flirtation had moved rapidly since the pepper incident, and was the gossip of the whole house-party. Her tender sympathy had left me no doubt as to my own feelings. I
love with her and some
would rather fight Lord Bobs than lose her.

So I stayed and let my eyes get well, and on the third day, having no further excuse, I removed my bandage. Everybody congratulated me on my recovery, and Mrs. Van Allen asked me before he left if next Saturday would suit as the date for my postponed taming of Lord Bobs.

I knew it was coming, but I didn't think it would be quite so soon. Saturday was only two days away. As before, I could only murmur a polite acquiescence, and cover my confusion by seeking an immediate interview with Louise.

To my surprise and consternation Louise only laughed at me. She said that since I had passed up my chance for an honorable escape, my present predicament was wholly my fault, and she would have nothing to do with it. She considered that she had done her duty by saving me once, and now proceeded to let me shift for myself.

The unreasonableness of her attitude made me angry. I threatened to expose my true identity, tell all the house-party how they had been imposed upon by their hostess, and then see how she liked it.

nstead of being worried into submission

I said.

She laughed again and asked me what I thought the Countess Irma would think of me if I backed out now because I
afraid of Lord Bobs.

I left her in a rage, all the more angry because what she said was true. She had discovered in some way that I had fallen in love, though I am not sure how, for I had spoken to no one about it, not even the Countess. She thought that for this reason I would find it impossible to tell the truth about myself, knowing how I would hurt
And s
Far bet
arm like the poor gardener than that the Countess should think me a coward. At last, I had exalted moments when I thought so. But how was I to know that Lord Bobs would be satisfied with an arm? Just because he had cried an arm once was no reason that he should always want arm, he got an unusually tough specimen when he picked out a gardener.

Besides, Lord Bobs had a grudge against me. I knew that by the way he had looked at me. The chances were that after he got through chewing me
ness lion I would be minus a good deal
e love of life!
after I had been scattered all over the cage?

I MUST have been a disappointment as an entertainer the following two d
I suddenly changed fr
swaggering, blustering
fellow to be
a mighty hunter, who gloried to boast of his unequaled successes over the most ferocious of beasts, in a modest, quiet
with a decidedly retiring disposition.
I was in no mood for telling jok

Of course this sudden transformation
apparent to the whole house-party. Yet I flatter myself that so conniving had been my descriptions of my personal bravery and so realistic the recitals of my numerous encounters with lions, not of them attributed my strange metamorphosis to the coming conflict on Saturday. They all thought it was because I had fallen madly in love with the Countess.

Naturally, I was quick to encourage them in their suspicions. I pretended
waking thought was centered on he Countess Irma, which no doubt would have been the case had I been able to think of anything but his Saturday business. I was more brazen in my attenand last, no
though I must have borne her frightfully. I would pass whole

hours in her company without saying a word—thinking about old Lord Bobs getting ready for me up at Brightside. What she imagined I was thinking about I do not know, unless she thought it was my eccentric way of making love. I blessed her for her patience, and fell more in love with her each day.

I thought of thousands of plans whereby I might save myself and my reputation, but discarded them all as unfeasible.

UP to the time of retiring on Friday night, I was no nearer a solution of my difficulty than when Mrs. Van Allen had suddenly suggested Saturday.

That night I dreamed that I had humbled a mighty lion by the power of the eye, and caused him to flee from me in a most abject manner. I pursued him past long lines of admiring ladies, now and then grabbing the terrified beast by the tail and giving it a playful twist.

I was sorry to wake up and come back to the nightmare of my rational thoughts. There was nothing to encourage me in the belief that my dream might come true. The memory of the look that lion had given me when I had so readily agreed to postpone my hypnotizing show till after luncheon convinced me that I would never attempt such liberties as twisting his tail. If he should be kind enough to flee from the power of my terrible eye, I knew I would be content to sit down and watch him run.

In the bottom of my trunk I had a little automatic .32-caliber pistol. I always had some kind of gun near me when working in the bank, though, thankfully, the occasion had never happened when I was called upon to use one. I carried this weapon—of which I stood in considerable awe—all the way from South Africa. Now I got it out and carefully cleaned and loaded it. Even if Lord Bobs' condition might make it possible for me to enter his cage, I didn't intend to rely on any willow switch.

THE next morning we all packed into automobiles and started again for Brightside.

Everybody was in high spirits—everybody but me. This might be the last ride I should ever take. The saying, "Eat, drink, and be merry, for to-morrow we die," may apply to some people, but it didn't fit my case. I felt as if I was attending my own funeral. Even sitting beside the Countess didn't brighten me up.

Louise was on the other side of me. I couldn't see how she could be so cheerful—it made me angry. I suppose she was glad I hadn't backed out and was going to give her guests a real thrill. She might be sacrificing a live cousin on the altar of society, and it affected her about as much as if she were going to pull off a cock-fight.

The only member of that whole party who sympathized with my mood was the Countess. Her silent companionship, so close beside me, was all that made that ride endurable. It was as if she understood the madness of the thing I pretended I was about to do, and realized that if it had not been for the shame of appearing a coward before her I would show how afraid I really was.

I hoped that some miracle might still save me. But nothing happened. There was no automobile wreck, not even a puncture to delay us, and we found Lord Bobs in the best of health on our arrival. And I had been buoyed up by the thought that he might have died or become very sick since our last visit.

As before, the exhibition was delayed till after luncheon. I could eat nothing. Louise kindly explained that I was taking no chance of getting more pepper in my eyes. I found that I hated Louise.

After cigarettes I mustered some of my old-time bravado and said I was ready. The suspense was affecting my nerves, and I wanted to have it over with as soon as possible, now that nothing seemed able to save me.

Again Lord Bobs singled me out of the crowd as we approached the cage, and his look never left me. I fancied he was grinning.

A desire to kill the brute came over me. I fingered the little automatic in my coat pocket, and requested the undergardener to draw the bolts of the outer cage. I was to attend to opening the inner cage myself.

The bolts were rusty, but at last we got the gate open. I was conscious of a hush over the hitherto talkative house-party. I started to enter.

Lord Bobs gave a roar of delight and came bounding over to meet me.

That was very inconsiderate of Lord Bobs. My intention of sacrificing myself to make a Roman holiday left me immediately. I knew I never would have the courage to open that inner gate, even if he gave me a chance. In another minute the whole house-party would have known it.

THERE was a rustle of skirts behind me, and I felt my arm grabbed by two small hands. I thought it was Louise, at last repenting of the danger she had placed me in, and tried to shake her off. I was angry at her, and angry at the lion, and was going to take a shot or two at him through the bars of the cage just to show how angry I was.

"Please!" said a timid, tremulous voice. "I'm not going to let you go in there alone. I'm going with you."

I turned quickly. It wasn't Louise, it was the Countess! The miracle that was to save me had happened.

I argued with her a little, for the sake of form; but I knew it wouldn't do any good. A girl wouldn't act that way before all those people unless she really meant it. Since she insisted, there was only one course open to me as a gentleman. If I could not go alone, I would give up the pleasure of going at all. Under no circumstances would I allow the Countess to encounter the dangers of that inner cage.

What a wonderful little explainer is Love! Everybody seemed to think it perfectly natural that I should decline to have anything further to do with Lord Bobs, and they were as thrilled at our scene at the gate of the cage as if they had seen me rent limb from limb by a wild lion. At least, they said they were. What they really thought I didn't know, and didn't care. I was satisfied.

Yet I found it rather hard to analyse my own feelings. It was great to be saved by a countess, but the play was getting a little too fast for me. What would she think when I told her I was just a bluff—not the famous Jervis Crumbpacker, but just plain Tommy Briggs, who had never seen a lion outside a menagerie, and never shot anything bigger than a woodchuck?

I TOLD her that night, on a secluded bench in the garden. The others tactfully left us alone, and I had to say something.

I told her plainly, in as few words as possible. And when I got through she laughed.

"Silly!" she said. "I knew it all the time. Louise and I planned it as the only way to save you."

"Huh?" I ejaculated, feeling suddenly empty. "You fixed it with Louise? And it was all a play to save me from appearing ridiculous or getting my fool head bitten off? I thought—I thought—"

I stood up and began to pace up and down. My first thought was that I wished Lord Bobs had finished me.

"Did you think," she asked, in reply to my unfinished sentence, "that a real countess could fall in love with an imitation lion-tamer?"

I had to admit there was reason in what she said. I sat down again, feeling very blue.

"Perhaps," she added after a pause—"perhaps it might interest you to know that I'm not a real countess. I'm just plain Irma Brown, from California. I knew Louise at school, and played countess because she wanted one for her house-party. Please tell me more about South Africa."

And Louise had the nerve to say she had arranged it all from the beginning.

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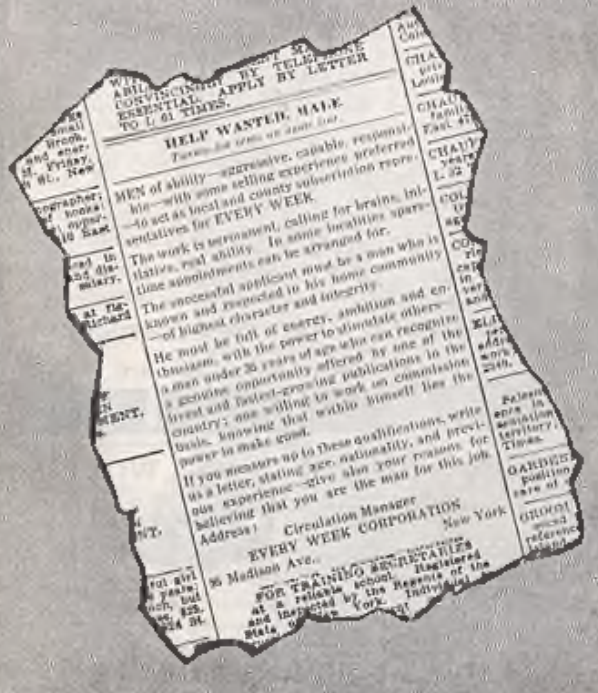
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Cold Comfort

Continued from page 6

—get out whole if you can—but get out!"

"Mr. Smith!" said Arthur modestly. The customers' man halted in his tracks. "You'd better buy three thousand—cover at 94 or so."

The man shook his head.

"Ticker can't work fast enough—you'll get 90 the way it's running. It's below 95 now."

"Oh, all right. I'll wait for your report."

When he got it, he went out of the office secure in the consciousness that he was worth seven hundred thousand dollars. This was on Monday.

ON Wednesday morning, as young Mr. Holstead came whistling into the outer cubicle of his father's office, he encountered a clerk.

"He's gunning for you," said the clerk. "To-day and yesterday and the day before. Better go right in."

"Thanks," said Arthur, pushing open the inner door. "Good morning, father—did you want to see me?"

"Yes. Sit down."

"No, thanks—I'm on my toes all the time now. I suppose you know I cleaned up all the Cosmo bonds we had?"

"Good! I told you you'd make good if you tried!"

"Those thirty days were up a long time ago, by the way."

"I know—I've been too busy to think about that. But we're going to forget it. I've something better for you."

"Better? You'll have to go some!"

"Better by a mile. I'm going to give you some responsibility."

He settled himself in his chair, and smiled wearily but proudly.

"Art, you haven't the faintest idea what I've been through lately. I never talk about a deal in the future—I talk about what's past. I've had a man-sized fight here—and won it. You need some training in executive work, so I'm going to give it to you. A week from to-day, Art, you'll be executive vice-president of a new company—one of my new companies—Cosmopolitan Ice."

"No!"

Mr. Holstead, assuming that the exclamation was born of incredulous delight, nodded convincingly.

"Yes, sir! I said I'd do the right thing by you if you made good—and you *have!* Well—so have I. I never start a thing I can't finish. For three months we've been fighting this thing—it broke Monday. I thought it would cost us two or three million; it cost seven, but we've got the control—and you're going to run it."

Arthur blanched.

"But, father—"

"I know what you thought, Art—but you've got to make allowances. I've handled big deals all my life, but this was the biggest. You remember once you spoke to me about speculating in Ice—and I smiled you pretty hard? That was because I didn't want any information leaking out of here." He chuckled. "That's once you were right, though."

"You mean—if I'd bought—if I'd begun to buy Cosmo—"

"Oh, that wouldn't have hurt anything—as it happened—but the news got out some other way. If it hadn't, we'd have saved a terrible pile of money, Art. Never mind—I'll make it up to you somehow."

"But, father—I *did* buy Ice—"

Mr. Holstead leaped to his feet. "*When?*"

"It was—just after I had that accident—"

"It was! It *was!* Where'd you buy it?"

"Moore's."

Mr. Holstead raised his clenched fist.

"You—you did that! You—d'you know what you've done, you numbskull?"

"Yes—I know what I did it *for*. And I've succeeded. I'm going to be married and study law now anyway; but—"

Mr. Holstead's jaw dropped, and the upraised fist shook impotently.

"You—you've cost Holstead & Company upward of four million dollars! You—oh, you idiot! You—you blind fool! You—how much d'you make?"

"S-seven hundred thousand."

"Oh, my Lord!" He sat down limply.

After a moment his son went slowly to his side and touched his arm.

"Father—I'm sorry. That's all I can say—I'm sorry. I didn't—*know!* It was—it was to make enough to be independent. I *can't* work down here—I wanted to be married *now*—and go back to Law School. I couldn't use your five thousand for that—but I thought if I made any more myself— You mustn't think I've worked against you—but I've got to live my own life my own way. You see, when I was up there at the General, Mr. Hendricks was in the next room—out of his head. I heard what he was saying. It was a sure tip on—on Cosmo—"

"It couldn't have been," said his father huskily. "He wasn't in on it."

"But—why, he must have been! He raved about it's going up—all that sort of thing—and that's the way I played it. I didn't *dream* you had anything to do with it! I held on awhile, and then went short. It must have been *right!*"

Mr. Holstead lifted himself; his expression was that of utter exhaustion.

"I saw him myself—after I saw you. He wasn't even in this deal at all! He floated the *bond* issue with me, and got out. That was the only interest he ever had in Cosmo! He hasn't a nickel in the *stock!* There *wasn't* any pool! That was just talk! He had a fever—he was yelling *for cracked ice*, all right enough—and—" He glanced up at his son. "Arthur—look on. What did he say—*exactly?*"

"Why—I took it to mean that it was safe to buy Cosmo up to 105—that was the figure he kept shouting all the time—"

"Art! You—you thought *that?* When Hendricks was raving? Why—it was—it was *himself* he meant! Somehow, he'd got hold of his chart. He had a fever—101 degrees. He was scared to death! Some fool told him 105 or 6 was fatal. *That* was what he was raving about—that—and cracked ice to put on his head! And you thought—"

He put his head in his hands and rocked to and fro. His son, who had, in effect, cost him four million dollars for a legal education, stood paralyzed, with a little flickering smile lying frozen on his lips.

"Dad!" he ventured. "Oh, *dad*—!"

THE older man looked up, and Arthur started back at sight of his twisted countenance.

"Don't—don't touch me!" gasped Mr. Holstead. "I'm not—anything—I'm—I'm laughing! You—it's so damned ludicrous, Art. I—I've been getting control of the—the thing for *your* sake—we'll get our money back somehow, but—but—*you*—"

"But—I don't want it, dad. Even now I can't change my mind."

"That's all right—*now!* If you don't get out of New York—you'll have us bankrupt in another year! We'll run the company ourselves. You—how soon does the school open? I'll back you to the limit—if you'll promise to keep away from the Street!

"I'm sorry. I know how futile that sounds. But it wasn't *my* fault—"

"N-no—it wasn't *your* fault. Go on—study your law! Get married—study like—I'll be paying the highest price any body in the world ever paid for a law degree—and I'll bet you'll make good, too. You're my son—you've *got* to make good!"

And, as he sat shaking under the uncomprehending gaze of his only son, little bursts of laughter welled up out of his throat, bubbling like a bottle of champagne that has just been uncorked.

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Cashing In an Investment

By ALBERT W. ATWOOD

COULD you cash in a bond before it matures? What class of bonds are the safest—real estate, insurance, or government? What rate of interest does each carry?

TO experienced, hardened habitués of Wall Street this may seem like too simple a question. But the first principles of finance are those about which there is the greatest ignorance among the greatest number of people. Besides, it is helpful, even to those who think they "know it all," to be reminded now and then of basic facts.

There is no all-comprehensive answer to the first question. Some bonds may be cashed in before they mature, and thousands may not. There are a lot of so-called "bonds" that no one wishes to buy in the open market and the corporations that issue them will not redeem before the date of "maturity." Of course, if a bond is salable on the stock exchanges or among reputable brokers and investment dealers, and if its price remains fairly steady, there is no need of having any other method of cashing it in.

When Is a Bond Salable?

WHETHER a bond is readily salable is a fact to be determined in each particular case. Before a man buys a bond he should ask the broker or company that is selling it where it can be resold in case of necessity. If there is no satisfactory answer, don't make the purchase. Even if the information seems to meet all your requirements, check it up, if possible, through some outside, disinterested source.

A little casual study of the financial page of a leading newspaper will give one an idea of what bonds are regularly and frequently bought and sold in the markets. But there are thousands of other bonds that enjoy a "good market" just among a few reliable brokerage firms. This is often enough for an investor to know, but he can not find it out from his paper, because if the paper published every bond sale there would be no room for war news or baseball.

There are all varieties of real estate "bonds," and most of them can not be cashed in on any terms. A straight first mortgage on income-producing real estate, or a bond secured specifically by such a mortgage, may be, and in countless cases is, a very good investment otherwise. But mortgages are not easy to cash in before they mature. There are a few firms that buy back the mortgages they sell at a very small discount, or lend up to, say, 95 per cent. of the face value; but these are exceptions. The mortgage is an investment to hold, not to realize upon. But, at least, the average mortgage bought from a reliable dealer is secure, and that is more than can be said of other real estate bonds.

As a general rule, any bond is easy to sell or easy to borrow upon at the bank if the company issuing it is exceedingly successful. This kind of bond is especially suitable to realize upon if the date of maturity is close at hand. In other words, the short-term bond of a very strong company can always be sold. If what the inquirer wants to know is whether the corporations upon whose property or credit bonds are secured will pay up before the specified time, I can answer, in the majority of cases, No.

I am not quite sure what the inquirer means by an "insurance bond." Insurance should be bought for protection, not for investment. Many so-called insurance bonds should be left alone rather severely. The writer would have to explain more fully what he means before I could answer this part of his question.

All in all, government bonds are probably the safest form of investment. It depends, of course, on the country, and no one can be positive that European government securities will be desirable after the war is over. But the bonds of the United States government have a splendid record. They pay only 2.60 to 3 per cent., however, as against 5½ and 6 per cent. for many real estate mortgages. But there are several issues of "insular" bonds that are considered the moral although not the legal obligation of the United States. These are the Hawaiian, Philippine and Porto Rican issues, all selling at prices to pay about 4 per cent. If one is willing to take a chance on foreign government bonds, it is possible to secure 6 per cent., not only from the belligerent countries, but from such neutrals as Norway and Sweden.

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Mr. Atwood has written a booklet, "Making Your Money Work for You," especially for our readers. Write him at 95 Madison Avenue, New York, inclosing a two-cent stamp, if you want a copy.

This is the first of a series of articles by Mr. Atwood answering every-day questions on finance. A later one will take up this question: "What is the coming value of stocks? Has the war sent everything up too high, or are there certain stocks that will be good investments, no matter what happens when peace comes?"

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THE EDITOR.

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